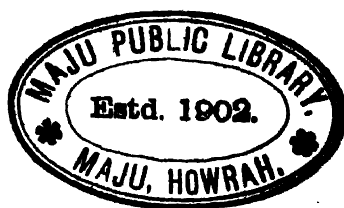
THE AGED POOR

A PROPOSAL FOR

OLD AGE PENSIONS



OLD AGE PENSIONS

AND

THE AGED POOR

A PROPOSAL

BY

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PREFACE

In a previous volume, published in 1894,* I brought together all the facts I was able to collect as to the condition of the Aged Poor in England and Wales, and I then undertook to deal later with proposals for their relief. I at that time awaited the publication of the report of the Royal Commission presided over by Lord Aberdare; and since that document was issued in 1895 have again waited for the report of the Committee presided over by Lord Rothschild, and appointed with the special aim of carrying the question to a more definite conclusion.

The net result of both these reports is negative, in that they neither approve of any of the schemes submitted, nor suggest any others; but positive in so far as they both recognise the existence of a state of things which cries for remedy.

In the present volume I shall recapitulate the facts as briefly as possible, and after discussing some of the proposals made by others, myself suggest a remedy.

The volume I have already referred to concluded with a summary of the facts which it set forth, and this summary I venture now to repeat as an introduction to the present volume:—

The census of 1891 counted 606,505 men and 765,917 women of 65 years of age and upwards in England and Wales. Of these, no less than 359,202 men and 455,283 women lived in districts where from 20 per cent. to 35 per cent. of the old did receive parish relief to some extent in the year ending Lady Day, 1892. Of the remainder, 112,005 men and 144,233 women lived under better and 135,298 men and 166,401 women under worse conditions. The lowest rate of pauperism in old age recorded is 8 per cent. in the two unions of Castle Ward and Brixworth; the highest rate is 84 per cent. at St. Saviour's, Southwark. The total

* *The Aged Poor; Condition.* Macmillan and Co.

number of aged persons in unions with less than 10 per cent. of old age pauperism was only 9747. The number where the rate is over 50 per cent. was 71,702.

The whole number of those over 65 relieved in the 12 months was 401,904. Of these, 114,144 had relief indoors and 287,760 outdoors, including in the latter 25,477 who are returned as having medical relief only.

We have not full particulars as to age, but by collating the results of a previous return, a reasonable estimate can be made, and we can say without much doubt that while on the whole and taking all ages together, only 5 per cent. of the population are paupers, and not half of that proportion in the active years of life, the rate is about 10 per cent. between 60 and 65, 20 per cent. between 65 and 70, 30 per cent. between 70 and 75, and not much less than 40 per cent. over 75.

It is, moreover, certain that a considerable section—perhaps one-third—of the population is lifted so far above parish relief as to yield a very small percentage of pauperism in old age. It follows that the rate for the rest of the population will be far above the average 30 per cent. If such a division of classes could be made it would probably be found that amongst the working classes and small traders the rate of pauperism for all over 65 is not less than 40 to 45 per cent.

The very serious character of these statistics is evident, and fully justifies the public feeling on the matter which resulted in the appointment of the Royal Commission.

To this broad statement of the facts, may be added the following further deductions from official figures:—

DISTRIBUTION OF THE OLD.

The proportion of persons over 65 is least in the towns and greatest in the country, varying inversely as the density of population.

PROPORTIONS RELIEVED UNDER THE POOR LAW.

The proportion of persons over 65 receiving outdoor as compared to indoor relief varies also according to density.

Small numbers relieved out of doors are connected with larger numbers relieved indoors and *vice versâ*.

The proportion of the old relieved is on the whole no more where assistance is principally given in the form of outdoor relief, than where comparatively little is distributed in this manner.

The relation of the numbers relieved on one day to the numbers relieved in the twelve months varies with the proportion of out-relief; such relief being more permanent in character.

The proportion of the old relieved is greatest in the Eastern counties, smallest in the North.

The proportion of the old relieved is greatest where population is decreasing, smallest where it is increasing.

The proportion of the old relieved in towns is greatest where population is most dense.

[The underlying condition in the three foregoing statements is greater comparative poverty.]

The proportion of the old relieved is small in all residential districts, and especially in suburban residential places.

[Here wealth is the underlying condition. Old persons with means retire to the suburbs from crowded districts in towns.]

POLICIES OF ADMINISTRATION.

Varying policies of Poor Law administration are clearly connected with varying conditions as to density of population, industrial character or geographical position.

However the unions be grouped, no policy stands out as on the average definitely superior to the others as regards the old.

It appears that each policy in turn is most successful according to the circumstances under which it is applied.

DECREASE OF PAUPERISM.

The figures of total pauperism, everywhere except in London, show general improvement from 1881 to 1891, carrying further the great improvement which took place between 1871 and 1881. There are no special statistics as regards the old for either decade, but the figures for the non-able bodied, who to a very great extent are the old, show that they shared in the improvement in some measure in both decades.

[This paragraph has been altered from the form in which it appeared originally.]

The improvement shown in the decade is greatest in Wales and the West. Wales, on the whole, represents an outdoor, and the border counties an indoor policy. In both divisions the total rate of improvement is the same, thus suggesting that it is the result of causes other than policy of administration.

Increase, or relatively slow decrease, of pauperism seems to be very closely connected with decrease of population, and consequent increase of proportionate numbers of the old.

[The above conclusions are drawn from groups large enough for the most part to eliminate individual peculiarities.]

EFFECT OF PECULIARITIES OF ADMINISTRATION.

Smaller groups chosen to emphasise indoor and outdoor relief show that:

The extremes of either policy are mostly confined to certain districts, *e.g.* "anti" out-relief to Kent, Salop and Berks; "free" out-relief to Wales.

In the out-relief unions there are more old people.

There are, taken altogether, fewer old people relieved where out-relief is restricted (except in London), but the restriction is, on the whole, accompanied by considerably more indoor relief.

The success of a complete anti-out-relief policy in country districts, when it has been fairly and fully tried, is most striking; but that there are inherent difficulties in the way of its application is shown by the very limited number of cases on record and liability to lapse.

LOCAL VARIATIONS IN DEGREE OF PAUPERISM.

A comparison of individual unions under similar industrial conditions, and with little difference in density of population, shows that:—

The variation in amount of general pauperism (not less than of old age pauperism) is extraordinary. In one group

the maximum is no less than ten times the minimum, and in no large group is the proportion less than three times.

The proportion of relief given out of doors bears no general relation to the total percentage of pauperism.

It may be true that a large proportion of relief will be given out of doors where administration is lax.

It is not true that a large proportion of relief given out of doors implies lax administration.

Remarkable instances of successful administration are to be found with any proportion of out-relief from over 80 to under 7 per cent.

It is difficult to apply any trustworthy test of poverty to explain the divergence in amount of pauperism.

The explanation of the differences shown is therefore still to be sought.

Such are the deductions I have drawn from the study and comparison of the Official Statistics of the last decade.

CHARACTER OF POVERTY AND RELIEF.

As to the character of poverty in old age and of the relief given, it appears:

The most acute poverty amongst the old is not coincident with the most widespread pauperism.

In towns poverty is most acute; in country places it is most successfully relieved.

In regard to the condition of the old, the towns everywhere compare unfavourably with the rural districts. This is as true of the North, where poverty and pauperism are least, as it is of the divisions in which they are greatest. A comparison between the Midland manufacturing towns and the agricultural unions of East Anglia yields the same result, and so also does the comparison of the South Coast ports with Somerset, Dorset, and Devon.

On the whole, it may be said that the conditions under which out-relief can be most successfully given are the same as those in which poverty can be most successfully dealt with in other ways.

It does not follow that out-relief, even under the most suitable conditions, is the best way of giving relief to the aged.

But it does appear that, as regards the old, it is the least unsuccessful portion of the present Poor Law Relief.

COMPARISON BETWEEN TOWN AND COUNTRY.

As to employments and industrial capacity, it seems that the country has advantage over the town on every point:

There is in towns less work suitable for old men.

Strength fails sooner in the towns.

In urban pursuits, loss of capacity precedes actual loss of strength, and the anticipation of failing capacity or declining strength still further outruns the actual facts.

Thus men in town life are thrown early out of work.

As to other conditions of existence, the country has again the advantage:

Families are less divided.
House-room is much cheaper.
Garden work is suitable, and garden produce very valuable to the old.
Neighbourly relations are stronger.
Charitable assistance is given with more knowledge.

With regard to present maintenance by past savings, there seems little to choose between town and country:

Accumulations sufficient to provide for old age are rare, except in some Northern districts.
Club membership of some sort is very general everywhere, but has not so far provided with any safety for old age. The benefits are usually for sickness only.
A large proportion of the clubs to which old men belong prove unsound.
The newer clubs are financially stronger, but by drawing away younger men precipitate the failure of the older institutions.

ASSISTANCE FROM CHILDREN.

We find that:

Married children with families, if themselves poor, find it difficult to make any regular money allowance.
Unmarried children working at a distance—for instance, daughters in service or sons at sea—do frequently send money regularly, acting dutifully and generously.
Unmarried children living at home often support their parents.
When the home breaks up married children frequently provide a home for a widowed parent.
Apart from money allowances or the provision of a home, much is done in many irregular ways for old people by their children and relations.
This help is more effective in country than in town.
Old women are more easily provided for than old men.

COMPARISON WITH THE PAST.

It appears that:

The old share in the generally improved condition of the people, due to higher wages and lower prices.
They are, however, comparatively at a disadvantage owing to the increased stress of industrial life.
The improvement in industrial condition thus acts directly against, and only indirectly in favour of, the old.

Some of the conclusions summarised above have been questioned. I, however, see no reason to revise any of them, except the one marked as having been altered. For full particulars I refer the reader to the original work, a short recapitulation of which constitutes the first part of the present volume.

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(RECAPITULATED).

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I.

NUMBERS AND DISTRIBUTION OF THE OLD.

THE Census of 1891 gives the number of men and women in England and Wales of 65 years of age and upwards as 1,369,651. These old people are very unequally distributed.

In the registration district of Aberayron in Wales, there is no less a proportion than 420 men and 614 women of these ages to 10,000 of population; whereas, at the other end of the scale, at Barrow-in-Furness, the same proportion gives only 93 old men and 102 old women. In the one place, there are 1,034 persons over 65 to 5,394 between 16 and 65, and in the other only 195 to 5,725. The burthen of the old, so far as it falls locally on those in the years of active life, is thus more than five and a half times greater in Aberayron than at Barrow.

The explanation lies chiefly in immigration—Barrow being a newly-made place to which young men (and their wives) have been attracted. It is an extreme case, but the law is of general application. It is the young who move—the old stay behind; and the proportion which young and old bear to each other is greatly affected. Moreover, country life is better suited to the old, and its conditions altogether more favourable to prolonged years. Hence it is not unnatural that the numbers of the old should vary inversely as the density of the population. It is, however, rather remarkable that the proportion of old people in the rural districts should be as much as twice what it is in the great towns, *i.e.*, as 800 per 10,000 is to 400.

In our population, at all ages after infancy, there are more females than males, but this is especially true of the old; and more particularly so, as it seems, when the total numbers of the old are comparatively small, showing probably that the conditions adverse to old age generally affect the lives of men even more than the lives of women. In London there are, in 10,000 of population, 83 more women than there are men of 65 years and upwards. In the rural districts the excess of women is only 34 per 10,000.

The old people of to-day are the survivors of the children who were alive in 1834, when (*i.e.*, in 1831) the population of England and Wales was only 14,000,000. From 1831 to 1851 the population increased 29 per cent. As the total population is now increasing more slowly it may be reasonably assumed that the proportion of the old will, as years go on, gradually become larger.

It is supposed by some of their number, that the wage-earning classes do not live into old age; but this is a delusion, if what is suggested is that their chances of prolonged life are materially worse than those of the middle and upper classes. There are, indeed, great differences in longevity between this and that employment, and there is a broad underlying difference between town and country life; but not only are the average rates of mortality almost necessarily those of the mass of the people, but it appears, from the experience of the great Friendly Societies, that after manhood is reached the chances of prolonged life are not much affected by wealth. But irregular earnings probably have an adverse influence.

There are some particularly deadly and some very healthy trades. Some occupations militate against and some for longevity, but the healthy occupations are not always those of the rich, nor are the unhealthy ones exclusively those of the poor, nor are habits which tend to shorten life confined to any class.

II.

CONDITION OF THE OLD IN TOWN AND COUNTRY DISTRICTS.

In the preceding volume, already referred to, I gave a summary of reports received from 360 out of 648 unions as to the condition of the poor; and, in much greater detail, particulars obtained from 262 country parishes, representing 231 unions. The north, the south, the east, the west, and the midlands, were all separately considered; comparisons were made, and general conclusions drawn.

That the old are better off in the country than in town there seems to be no doubt. They may be very much pinched at times in the country, but there is nothing like the destitution that is found in more populous neighbourhoods. Old men keep their vigour longer, and even when feeble can still obtain, and satisfactorily perform, some agricultural or garden work. In towns they not only break down at an earlier age, but are accounted incapable sooner still, the result being that the effective working life is ten years shorter in town than in country. Moreover, the cost of living is considerably less in the country; rents in particular are much lower, and the chances of maintaining or securing a home in old age much better.

But the condition of many, if not of most, old people even in the rural districts is far from satisfactory; of 9,000 old persons of all classes in the villages reviewed, 4,000 were admitted to be not financially independent. In town and country alike a large proportion of the aged are more or less dependent on someone; either on their children, or on the kindness of an old employer, or on charitable gifts, or on the parish, or some combination of all these. They often live very hard lives; and even when their condition is said to be satisfactory, their means are usually extremely narrow.

In towns the earnings of the old count for very little, and, as a rule, both in town and country, savings are small. It is the exception when they reach an amount which can be kept together in old age. Many of the working classes have put into clubs, but these clubs have frequently proved broken reeds in old age. More often than not they have never pretended to be anything more than "sharing out clubs." The action of the younger men in seeking more stable societies, though hopeful for the future, has aggravated the position of the old to-day, and these societies are financially strong mainly because they do not carry their full proportion of aged members.

As to the extent to which children help their parents, the accounts vary greatly. A regular money allowance, except from children at a distance, is comparatively rare. Casual assistance in money or kind, or the providing of house-room, are much more common. Daughters in domestic service and sons at sea do far more than those who, being married, have their own families as a first claim; and the parents often show great reluctance in seeking help from their children, though quite willing to accept it from the parish or to solicit it from outsiders.

An old woman can more easily find a home than a man, for she can do more in return for her keep and requires far less attention. Old men, however, can generally do some gardening, and allotments are often cultivated advantageously by them. The old home is usually broken up unless there are some savings, or the occupancy perhaps of a good cottage and garden, to keep it together.

In some instances a growing neglect of parents by their children is reported, and the early age at which children in certain industries become independent is indicated as having a tendency in this direction; but in many parts the family tie seems very strong, and everywhere the poor show the greatest kindness to one another.

When they themselves, as well as their parents, are poor,

children have, as a rule, no scruple about letting their parents apply for out-relief. To allow them to go into the workhouse would be differently regarded. There are some parishes in which out-relief is considered a disgrace, and, when this is so, almost any sacrifice will be made to support parents without its aid, but this point of view is the exception.

Everywhere a good deal is done for old servants. Their care is a recognised charge on all industrial or commercial undertakings of character and long standing; it is usually met by the provision of suitable light work at wages which are based rather upon the needs of the recipient than on the value of the services rendered. This kindly social usage applies in town as well as country, but less efficiently, and at best is very far from covering the whole ground. It manifestly demands industrial stability; and depends, as to the employers, on persistency of business management in one family or under one tradition, and, as to the employed, in continuity of occupation under the same master. These factors, though they are still found in the country, become less common every day in modern industrial undertakings, and are apt to be undermined by the responsibilities thrown by law on employers in case of accidents; for an old man becomes "too expensive to be employed."

In town and country alike nearly every church has a certain amount of money to distribute among the sick and poor; and of this fund, as well as of ordinary private charity, the aged obtain a large share. But stress is almost invariably laid, in the reports received, on the impossibility of doing anything adequate for the chronic wants of old age; and sickness or temporary distress are recognised as having a prior claim on the funds. Many parishes have dole endowments, but it is exceptional for the amount available for any individual to exceed a few shillings in the year. Most frequently the gift takes the shape of coals or blankets in winter; sometimes it is

bread that is given. In many of these distributions widows with children are more considered than the old.

It is, however, quite evident that in the aggregate a great deal is done either by church funds, endowments, or private charity, to supplement insufficient incomes, or the inadequacy of out-relief. In many places nearly all the recipients of out-relief are said to have charitable help as well, and in others this is the case with almost all the poor over 65, whether "on the parish" or not. The amount given may be small, as is the help from children, but combined with the usual measure of parochial relief, these gifts suffice to raise the standard of life just above starvation point.

The only charities which afford adequate support are the alms-houses in the cases when to house-room is added an allowance in money. These refuges for the old, which are found in almost all parts of the country, are eagerly competed for, with or without an allowance.

Dependence of large numbers on parish relief, indoor or out, is general, though the proportion of paupers among the aged varies very greatly in different places. It is usually regarded as a matter of course, and often claimed very much as a right. Old men, especially widowers or single men, accept indoor relief in greater numbers than old women; they are, as has been said, less able to manage for themselves, and their relatives are less willing to house them. Often, too, the powers of old men are much more impaired than those of women, before they seek relief of any kind.

There is some clash of evidence as to whether those who receive out-relief, or those just above them in the social scale who do not receive it, are the worst off. Perhaps there is not much to choose as to privations. We may trust that the struggle for independence brings a mental blessing, but for those who are trying to keep a little property together and outwit fate, the struggle is often as hopeless as it is severe.

The worst cases of destitution are connected with intemperance, and in some of the large towns and mining districts we are told that thriftlessness and betting go together, but the condition of poverty among the old is far too general to accommodate itself to any such explanations. Among the wage-earning classes most of those who survive are poor in old age, and there is no reason to suppose that the survivors are worse people than those who die early.

In comparing the present condition of the aged with that of the past a great variety of opinions are expressed. In the great industrial centres of population they seem undoubtedly to be worse off than twenty years ago, and we are reminded of a remark made by Sir Frederick Eden in his great book on *The State of the Poor,* written just one hundred years ago. He asserts that "manufactures and commerce are the true parents of our national poor," and paradox though it seem, the sources of our wealth are still prolific of the same sad progeny.*

We may hope that evils largely due to changing circum-

* The passage is so remarkable that I cannot refrain from quoting it in full :—

". . . . . When manufactures became firmly established it is remarkable that the existence of *Poor* was first noticed by the Legislature. . . . . . . Manufactures, although they added to the capital stock of the nation, yet by creating a necessity for free hands, and consequently enabling men to make use of the most valuable of all property, their own industry, subjected those, who were in any ways incapacitated from availing themselves of that fund, to the miserable alternative of starving independently.

"Without the most distant idea, therefore, of disparaging the numberless benefits derived to this country from manufactures and commerce, the result of this investigation seems to lead to this inevitable conclusion, that manufactures and commerce are the true parents of our national Poor; and to justify the (by no means unreasonable or captious) opinion of those who think that it is particularly incumbent on persons engaged in manufactures and commerce to help to maintain them. To complain, however, that they have, by the inequality which industry must ever occasion, been the source of misery to some members of the community, is to complain of the causes which have raised us to an unexampled pitch of national prosperity, and of the consequences which are necessarily attached to it."—*The State of the Poor,* by Sir Frederick Eden, 1797. Vol. I., p. 61.

stances may ultimately be mitigated by better adjustment, and that higher wages in the active years of life may be made to yield a more adequate provision for old age; but at present the aged are suffering from the increased and increasing difficulty of finding employment, and have for themselves no such compensation. The very changes which have benefited younger people operate directly against the old. Children may be better able to help, but often, it is asserted, show less willingness to do so. It is, however, probable that in one way or other the aged poor share in the higher standard of comfort which prevails among the working classes as a whole.

The better organisation of charity and a truer understanding of the needs of the poor, are also said to have tended effectually to ameliorate their condition in late years; but there is still much to be desired in this respect.

On the whole, bad as things now are, the balance, in country districts at any rate, will be found to be in favour of the present as compared with ten or fifteen years ago; and those who are in a position to compare the condition of the aged poor and of the poor generally in our times with the state of things thirty or forty years ago, record a still more striking improvement.

III.

PROPORTION OF THE OLD IN RECEIPT OF PARISH RELIEF.

Most of the official statistics of pauperism are based on the "one day" count, which, if the object in view be to measure the *burthen* of pauperism at any time, is manifestly the best test we can take; but not so if our object is to estimate the *extent* of pauperism, for every one who is assisted at all, during any period of time considered, is pauperised more or less; and neither the amount expended on each person, nor the number of days that the assistance continues, are measures of the degree of demoralisation. It may, indeed, be held that, to ask often is more demoralising than to receive continuously. The year's count, *i.e.*, the enumeration of all those who applied during a twelve month, was adopted for the special return, on which the figures that follow are based (Mr. Ritchie's return 1892). It is a convenient basis, as including all the seasons, and seems to do rough justice. There are errors and inaccuracies in it, but they are found on both sides, and will to some extent balance each other.

The difference between the one day and the year's count indicates the character of relief given. Where there is a high proportion of difference for the twelve months enumeration (as in London), the relief must include more occasional cases, and occasional cases (excluding medical relief) are nearly always relieved indoors. There is, in this respect, a regular scale from urban to rural—the more urban the locality the more intermittent the relief, and the greater the proportion treated indoors. It is doubtful whether more or less acute poverty is indicated by this.

The proportion of those over 65 in England and Wales, who, in the course of a twelve month, receive parish relief in some form or other, is about 30 per cent. The rural districts are, as an average, just about this level, and so are the provincial urban districts. The rate for London is 7 or 8 per cent. higher, and the mixed urban and rural, as

a counterpoise to this, are 5 or 6 per cent. lower than the general average. These percentages are for indoor and outdoor relief together. If we separate the two, we find that as the one increases the other decreases. We see indoor relief at its maximum in London, where no less than 30 per cent. of the entire number of old men and 18 per cent. of old women are on the indoor list. In provincial towns these rates are halved, and as the rural element enters so the percentage of those relieved in the workhouse decreases. Out-relief reverses this order. In London only 7 per cent. of old men are relieved out of doors, but the rate rises in rural sections to over 18 per cent.; of old women, 15½ per cent. receive outdoor relief in London as compared with 32 per cent. in the rural unions.

These facts show, I think, that different policies of administration are in the main the result of deep-seated differences of condition between town and country life; and this conclusion seems to be borne out by other comparisons I was able to make, all of which may be found in my previous volume.

Although the decreasing rates of general pauperism are perhaps partly delusive, being to some extent due to an increase in intermittent as opposed to continuous forms of relief, yet these decreases are far too clearly marked to be passed over. The reduction between 1881 and 1891 was about 18 per cent. in urban districts (excluding London), 12 per cent. in semi-rural, and 8 per cent. in quite rural places. In London, however, there was practically no improvement in the decade, nor has there been any since.

It is certain that pauperism in old age has not decreased as much as general pauperism, and it is noticeable that crowded towns and cities—the growth of modern life—although they contain the smallest proportion of old persons, show the worst and most hopeless conditions; but that there has been a considerable improvement is shown by the official returns as to the non-able bodied, who are, to a great extent, the old.

IV.

EFFECT OF ADVANCING YEARS ON PAUPERISM.

The official returns indicate that there are in receipt of relief, of those—

Under 16 years of age	about	22 per 1000		
From 16-60	,,	,,	9	,,
,, 60-65	,,	,,	55	,,
,, 65-70	,,	,,	110	,,
,, 70-75	,,	,,	188	,,
,, 75-80	,,	,,	264	,,
Over 80	,,	,,	304	,,

These figures are all based on the *one day* count. The series demonstrates the effect of increasing age on pauperism, and no words can add to, or detract much, from their force. Pauperism at 60 to 65 is six times the average rate from 16 to 60, but is itself only one-sixth of that which is found after 80.

Taking instead the *twelve months* count, and stating the figures per cent. instead of per 1,000, the best estimate I am able to make of those who receive more or less of parish relief, is for those—

From 20-60	...	from 1 to 8 per cent.		
,, 60-65	...	about	10	,,
,, 65-70	...	,,	20	,,
,, 70-75	...	,,	30	,,
Over 75	...	nearly	40	,,

The increasing rates apply to decreasing numbers, and the largest numbers of pauperised old people are found from 70 to 75, there being about 130,000 of these ages in England and Wales, as compared to 117,000 between 65

and 70, and 101,000 between 60 and 65. From 75 to 80 there are about 62,000 and over 80 about 34,000.

As these figures will be found to be of importance when we come to consider methods of relief, I append the whole table from which they are drawn, and which, though partly based on estimate, is sufficiently correct for all practical purposes. (See *The Aged Poor*, page 43.)

mber of Paupers at each age—12 *months' count*—*compared with the whole population in England and Wales.*

	Under 16.	16—59.	60—	65—	70—	75—	80—	Total.
oor—Male	55,727	106,827	27,734	24,122	22,304	13,884	8,180	258,778
Female.........	56,055	80,139	17,584	14,895	14,235	9,289	7,235	199,432
Total	111,782	186,966	45,318	39,017	36,539	23,173	15,415	458,210
door—Male	186,007	75.922	11,110	18,803	27,754	22,817	14.533	356,946
Female	187,222	145,160	36.078	52,648	59,087	40,404	26,237	546,836
Total	373,229	221,082	47,188	71,451	86,841	63,221	40,770	903,782
ical only—Male ...	34,190	50,157	4,637	2,889	3,254	2,643	2,447	100,217
Female .	34,386	57.901	4,334	4,189	4,057	3,000	2,998	110,865
Total	68,576	108,058	8,971	7,078	7,311	5,643	5,445	211,082
l Paupers—								
Male ...	275,924	232,906	43,481	45,814	53,312	39,344	25,160	715.941
Female .	277,663	283,200	57,996	71,732	77,379	52,693	36,470	857,133
Total	553,587	516,106	101,477	117,546	130,691	92,037	61,630	1,573,074
Paupers—Male ...	5,089,803	7.491,716	313,383	213,861	131,909	62.394	34,794	13,337,860
Female	5,119,918	8,086,814	358,019	240,541	155,314	78,902	52,083	14,091,591
Total	10,209,721	15,578,530	671,402	454,402	287,223	141,296	86,877	27,429,451
l population.........	10,763,308	16,094,636	772,879	571,948	417,914	233,333	148,507	29,002,525

V.

CLAIMS OF THE OLD TO SPECIAL CONSIDERATION.

The number of paupers among the old is no complete measure, but only a symptom, of the existing poverty. In addition to those who seek parish relief there are many more who just contrive to live without it. Every class yields some paupers in old age, but there is a considerable section of the population whose contribution to pauperism is very small. The great bulk of the impoverished, whether paupers or not, are drawn from those who have been wage earners or small traders. It is thus not too much to say that of these classes in England fully half, if they live to old age, are so poor as to be, from 65 onwards, if not paupers, on the very verge of pauperism. Nor can it be accounted their fault that this is so. I do not doubt that it is strictly possible for almost anyone who is at once sober and industrious and prudent, to lay by, or make provision in some way for old age. With sufficient self-restraint and persistency of effort, pauperism may be avoided and independence secured, but at best, for those who earn low wages, old age when it comes will probably be a time of great difficulty. They will almost surely remain among the numbers of those who end their lives in poverty. To escape from this category a man must have very exceptional gifts. Such success could not possibly be the common lot of humanity.

Modern conditions of industry do not favour the aged. Work is driven faster, and needs more nerve, and its changing methods continually displace the old. The community may gain, but the old men suffer; hence their claim to special consideration. The case of women is even stronger, for they may spend lives of the utmost social utility with hardly any opportunity of saving for themselves.

VI.

TREATMENT OF THE OLD UNDER THE POOR LAW.

There are two distinct views expressed on this subject, both as regards indoor and outdoor cases. Workhouses are either described as inhuman "bastilles," in which old people drag out a hopeless existence; or we are told of the warmth and comfort of these establishments, and are warned of the danger that must attend making the lot of those who are admitted, so much better than that of the independent poor; and we hear denounced as a growing abuse the use of the sick asylums by those who, with a little forethought, might very well provide medical care for themselves. While, as to outdoor relief, both sides freely use the word "cruelty": the one to characterise the refusal of relief in this form, the other because of the inadequate amounts given.

These are party cries—phrases to emblazon on banners—they are not always used honestly, but each of them contains a modicum of truth. One cannot be conducted over even the best managed workhouse in England, seeing everything in the most favourable way and in the best possible order, without a feeling of utter depression; so monotonous is the existence; so essentially comfortless; so often unrelieved by pleasant human relationships. The large rooms are scientifically ventilated and carefully warmed; cleanliness is carried to perfection; wholesome food is supplied in ample quantities, and clothing is sufficient and good enough of its kind. But what old person who has been accustomed to a genuine home, however poor, would not shrink from such a life. Getting up and lying down to sound of bell, and expected to partake (like hungry schoolboys) of regular meals at regular hours based upon a dietary scale. In practice no other system is possible, and when the very best that can be

done has been done, the Workhouse remains unattractive. Moreover, there are bad as well as good specimens. Much depends on the personal character of the master and those under him, and even if actual tyranny is avoided it is difficult in every case to prevent harsh, callous treatment. These difficulties are all aggravated in large city workhouses. The association of decent old people with those who have no character at all cannot anywhere be altogether avoided. No satisfactory plan of classification has been yet found. Thus, without being inhuman bastilles, they are dreary and objectionable places of abode, and even though, under popular management, a good deal more should come to be done for the comfort of the old, it is improbable that the prejudice against the House will break down. It is based far more on love of liberty and the "little things we care about" than on well-being as measured in bread and meat and clean clothing. Degrees of heat, fahrenheit, do not replace the chimney corner and the glowing fire, nor the resources of the sick wards make up for the absence of familiar faces.

The abuse, if abuse there be, of the sick asylum concerns others rather than the old. There is a consensus of opinion that for the old and ill these institutions are, and ought to be, a real asylum, where all that can be done is done for suffering humanity. Whether, as regards those still in the active years of life, institutions that are practically free public hospitals are socially demoralising or not, is a moot point which I need not now discuss.

Then as to the "cruelties" spoken of in connection with out-relief. There seems to be but little justification for the charge on either side. If guardians refuse out-relief on principle, it is always found that an effort is made, either by the guardians themselves or by other members of the charitable public, to supplement what may be done by the relatives of the would-be recipients, or by the people

themselves, so that the "House" is in most cases avoided. Under this head the charge of cruelty breaks down. There results a painful struggle and a pinched life, but it is no different in character, so far as I can see, from that which is denounced as cruel in connection with the "inadequacy" of out-relief by those who would prefer to refuse it altogether. In both cases the poor person draws upon all possible resources in the effort to maintain a life of freedom outside the workhouse. In the one case the public purse is slightly drawn upon, and in the other not at all. What material difference does this make? It may be economically or socially undesirable to give a little help and then leave the recipients to fight their own battle, but it is surely sheer nonsense to call it more cruel than refusing to give help at all. At the worst, the workhouse, with its warmed rooms, plentiful food, and decent clothing, is at all times available. It may be demanded that private charity, as well as public relief, should be given carefully with due regard to the circumstances of each case, but more than this cannot be asked, and charges of cruelty bandied about do not strengthen the case on either side of this question.

A grievance, of which much is made, is the separation of old married folk in the workhouse. The law provides otherwise. Any old couple who ask for it have the right to special quarters, and some workhouses have these very nicely arranged; in others the system is not at all encouraged, and separation is still much more usual than not. The fact is, that many old couples prefer not to live on such Darby and Joan terms, while others do not know their rights, or would wait to be asked. It, however, remains part of the case against indoor as compared to outdoor relief. Married life in a home outside, among children and friends and neighbours, demands far less perfect sympathy between the two old people than existence in the married quarters of a workhouse.

On the other hand, the advocates of indoor relief point to the advantages of the workhouse in cases of infirmity, saying truly that there are many, especially old men, who cannot be properly cared for in the homes of the people. But they go much too far when they say that there are very few of those now in workhouses to whom this does not apply.

In the towns the workhouses are overflowing, and more and more accommodation is demanded for the sick, while in the country many of the houses are almost empty. This makes some difference in workhouse management and comfort, as does the possibility in country places of a little outdoor work in gardening; but in its main lines workhouse life is everywhere the same.

Out-relief is given almost everywhere, more or less, though far more in rural than in urban districts, and, apart from indirect evils, is not unsuccessful, giving more for the money spent than do the indoor establishments. The allowance made varies mostly from 2*s* to 5*s* a week, and as a rule it is not given unless there is a home or some other resources, which, together with the parish allowance, will provide a bare livelihood.

PART II.—PROPOSALS.

PART II.—PROPOSALS.

I.

REFORMS OF THE POOR LAW.

(1) *The Encouragement of Independence.*

THE highest authorities on Poor Law Administration shrink, one and all, from pension schemes. They point to the results in certain unions where outdoor pauperism has been gradually abolished without any concurrent increase in the numbers relieved indoors, and with a very marked effect in the reduction of old-age pauperism, and claim that the figures on which the need for a pension system rests are swollen by the careless giving of relief. They have confidence in the sufficiency of their methods. "We are," they say, "on the right road; why be tempted to leave it, following false lights? All now admit the principles of the great reform of 1834, in adherence to which lies the promise of a sound and steady improvement. We have survived the first outburst of unpopularity and abuse. The people are now accustomed to our methods. There is no outcry on their part for change. The outcry is from above and of a theoretic and impracticable character."

These authorities wish to see less assistance to the old from the public purse rather than more, and accordingly object to all schemes of old age pensions as pernicious as well as unnecessary.

I do not dispute the success attained in country places by the strict anti-out-relief policy carefully and consistently carried out, in enormously reducing pauperism and presumably raising the standard of life and of independence. In towns it is not so certain. Nevertheless, this policy is useless

as a specific even in the rural districts, because only in rare instances is it applied; and the reason of this is that there are few men found capable of carrying out these principles, and such men when found can seldom secure consistent popular support. The ideas are not new. For fifty years, at least, we have never been without some such example. It was Sir George Nicholl's reforms at Southwell which led directly to the Commission and Report of 1834, into which he breathed his spirit. Dr. Chalmers played the same part at Glasgow, and there have been other instances since, besides those of Bradfield and Brixworth, Stepney, Whitechapel, and St. George's-in-the-East, so noted in our days.

Theory, precept, and example are all perfect, and yet the teaching does not, and has never spread, and its advantages are invariably most questioned in the districts where it has scored its greatest successes. The report of 1834 has, indeed, had a great effect on the law as well as on the usage, and if the evils of out-relief as now given were seriously felt, an investigation of the same character resulting in another such report, might lead to further improvement in usage as well as in law. Meanwhile, little, if any, trustworthy advance is being made in this direction. If some unions advance, others fall back. There is already an entire change at Brixworth, and to some extent at Stepney, and the rest are no more safe from reaction in the future than Southwell, after the withdrawal of Sir George Nicholl's influence, or Glasgow since the times of Dr. Chalmers.*

* Dr. Chalmers's correspondence shows how bitterly he felt his isolation in this matter. The following almost piteous letter was written by him in 1841 to his friend, Professor Duncan, who had suggested the objection that the system pursued at Glasgow had not been imitated elsewhere, and invited Chalmers to write a brief explanation on this point.

"I am much disappointed with your letter. I write not in jest, but in sad and solemn earnest. You grounded an objection to my system on the fact of its not being followed by others, which is to say, that after being satisfied with the scheme, when brought to the standard of reason

The success attained is in each instance that which invariably attends the right rule of one man, entirely devoted to his work, to whatever department of human affairs it is applied. The results are always marvellous, and often, as again and again in model industrial communities, give rise to high hopes, but rarely outlast the peculiar combination of faculty and opportunity upon which they depend, and so lead to disappointment. In this case the demand made on human nature is in every way too great. Too much is asked from the administrator, and too much also from the people, and from both the demand is of a contradictory character. The administrator needs to be at once kind and stern, and from the people is asked at the same time prudential regard for their own future and effacement of self in response to the claims of helpless relatives. Those who are most ready with help for

and experience, as you profess in the present instance to have done, you will then refer to another standard—that is, the opinion of men blind and prejudiced; or, in other words, after it has made full proof of its own absolute soundness, it must be rejected because it happens to be surrounded by a number of dunderheads. . . .

"I have met with nothing that has made me so heartless and despairing since I read *Alison on Population*. If he, a literary man on the spot, with the thing before his eyes, and you a literary man at a distance, with the thing set in true description before you, can still shut your eyes, not to the reasons but to the facts of the case, pray where is my encouragement to writing any more about it, or for composing that address which you with such glaring incongruity, recommend to me? I will write no more, and have had enough of vexation and annoyance in this weary struggle of a quarter of a century to make me cease from men and betake myself to some of those purer and higher regions of thought, where the provocations of all further controversy with hasty and superficial thinkers will not reach me. I have no heart to speak and write the same things a thousand and one times. O that is wearisome, wearisome, wearisome!"

An extract from a letter written by Carlyle to Dr. Chalmers about the same time, puts the question, after the manner of Carlyle, "in a nutshell"—

"With a Chalmers in every British parish much might be possible! But, alas! what assurance is there that in any one British parish there will ever be another" (The Rev. Dr. W. Hanna's *Life of Chalmers*).

others are probably by disposition least likely to save money for their own old age. The lavish may have the virtue of generosity, and the close-fisted that of prudence; but we cannot often expect to find all these qualities at once in any one person. Yet if the perfect administration of the Poor Law, which is advocated as a cure for pauperism, fails to bring about this combination, its efficacy in relieving the rates to-day may be only a cause of their being required to-morrow.*

The poor look forward to the help of friends and neighbours, sons and daughters. It may be well that it should be so. It may be desirable that the feelings of mutual kindness and brotherly aid should prevail, as they so largely do, even to the overcoming of the saving instinct. But when we trust to the prevalence of such feelings for the present relief of the rates, it must be remembered that we do very much to encourage the prolongation and extension of recklessness among the poor.

The enforcement by law of a policy, the success of which depends on a concatenation of men and circumstances which no legislation could create, would be hopeless.

If we are to reduce poor relief everywhere to the scale granted under the rule of Mr. Bland-Garland and Mr. Albert Pell, it can only be by first simplifying the problem with which the Guardians generally have to deal, and by then putting pressure on them in the required direction. Both simplification and pressure, as I shall attempt to

* A young girl of my acquaintance, earning 10s a month in service, sent for some time 8s a month to her poor and aged mother. On entering service she had been provided by the kindness of a lady with an outfit of clothes. She was laying by nothing for their renewal, reserving for her own use only 2s a month of her earnings. No doubt her conduct would have had the hearty approval of an enlightened Board of Guardians in the Union inhabited by her mother, yet it was laying the foundations of possible future chargeability for herself.

show, may be secured with the endowment of old age, and bring about the entire abolition of out-relief.

Without such aid much advance in this direction is not to be expected; for, by contrast with indoor relief, outdoor has many advantages. It offers for those who, without being able to earn a living, are still able to clean and cook for themselves, a much more desirable existence. They can still remain members of the society to which they are accustomed, can still confer as well as receive neighbourly favours, mind a baby, sit up with the sick, chop firewood, or weed the garden. They are not cut off from the sympathies of daily existence, and their presence is often a valuable ingredient in the surrounding life. When the end comes, the presence of well-known faces, the sound of well-known voices, sooth and solace the last hours. The fact of pauperism does not often intrude; it is never alluded to.

These advantages, combined with its apparent cheapness as compared to cost of workhouse maintenance, have given the system a strong hold on public opinion, and there are many who advocate as a cure for the evils that are admitted, a little more liberality under the present law. For them "the poor are always with us." To relieve this poverty is all their care; and to avoid laying too heavy a burthen on their charitable world, they would wish the whole community to contribute through rates or taxes. That they may aggravate the evil they seek to cure hardly occurs to them.

It may, however, be possible to use out-relief without abusing it, and this ground is taken up by many guardians of the poor who, distrusting theory and avoiding extremes, seek only to make the best of things as they are. Action so conceived deserves to succeed—and does succeed. To it, I think, may be credited much of the improved conditions of life of which the decrease in pauperism is one symptom. It is most successful where private charity can

be relied upon for the cases of poverty and distress least suited for relief from the rates, whether indoor or out. When this is so, if the guardians lay down reasonable rules for their own action and steadily adhere to them, private effort of every kind is at once regulated and stimulated. Unfortunately, it is apt to fail where poverty is greatest. But aided by such an endowment of old age as I shall propose, it might succeed everywhere and be compatible with the entire abolition of out-relief.

(2) *The Encouragement of the Deserving.*

The improbability of an anti-out-relief reform of the Poor Law, without some extraneous aid, is emphasised by the fact that greater liberality in out-relief is a far more popular proposal, and, in the judgment of many, the only practical solution of the difficulty in our day. Those who rely on assisted thrift, whose schemes cannot possibly take effect for many years, almost all turn in this direction. What is in every case suggested is that there should be more consideration for, and more liberal treatment of, the "deserving" poor. In effect the argument is this: let us give every facility and some substantial assistance to those who are now young (and to all who come after) to enable them to provide securely for their own old age, and if they fail to do so let them suffer the consequences. But for the old of our day, who have had no such opportunities, let us relax a little and turn out-relief into pensions for the deserving—for those, in fact, who it might be supposed would have saved if the chances now to be offered to the young had been open to themselves.

The argument is hollow. The difficulties, moral and material, in the way of a complete system of voluntary insurance for old age amount to impossibility. It is doubtful if any premium would induce the young to enter generally upon such an undertaking, and quite certain that

many lapses would occur if the system involved a subscription sustained over a lifetime. It would be precisely those who would need assistance in old age for whom this proposal would prove a broken reed. Consequently the necessity for immediate relief would grow no less; its evil effect upon character would remain, and the temporary extension of out-relief would be prolonged in generation after generation of paupers, whether deserving or otherwise.

It is, however, held to be absurd to grant pensions, whether wholly or partly provided out of general funds, to any not in actual want, and a distinct encouragement of evil to grant them to the undeserving. These ideas—that poverty and desert should always be the conditions of relief—tend rather to an elaboration of the Poor Law, before which to-day all destitute people are equal, and would aim, by classifying those who ask its aid and varying the awards, to make them as often a mark of merit as a stigma of disgrace. This seems to me an impossible ideal. I can imagine no court of inquiry that could be trusted.

II.

ENCOURAGEMENT OF SAVING BY BONUS ON DEFERRED ANNUITIES.

There can be no question but that the encouragement of this particular form of saving is up-hill work. There is no spontaneous demand for annuities beginning at an advanced age. "I shall never live till then" is a pessimism very natural to the young, especially as it justifies the immediate enjoyment of the money which is demanded for a remote and uncertain contingency. Nevertheless, a certain proportion do survive. Of those who reach 25 about half survive to reach 65; and this is true of all classes. Of those who live to 65, or later, a very large proportion—among the working classes, perhaps, not less than half—come upon the rates; it would therefore be very much to the interest of the State if they could be induced to insure.

"Make them," said Canon Blackley, boldly. Let the provision of the sum, which, aided by some reasonable contribution from the State, would provide for maintenance of the survivors in old age, be a first charge on the early earnings of all young men—and perhaps young women also. This scheme is really a very clever one, as recognising that the pinch of old age is matched in most lives by a relatively lavish expenditure in youth, before the age of marriage; but it has been laid aside even by its author. Compulsion of this kind is admitted to be politically impossible.

"Persuade them," said Mr. Chamberlain. Make the scheme attractive. Include in it a provision for early death as well as protracted life. Let it fall in with the work of the Friendly Societies, and the superannuation schemes of great employers. Be content to begin on a small scale, relying on the springing up of a demand for a good article at half price.

But the proposal is not without its difficulties. Canon Blackley's method included in their old age every one who, having earned money in youth, survived; and was thus calculated to provide for all who might come to poverty in old age. On the voluntary plan there could be no certainty of this, indeed there would be a strong probability that those who took advantage of the offer would be precisely those who would in any case be least likely to trouble the relieving officer. It has also become manifest that the Friendly Societies, whose support was counted on, are hostile to the proposal, partly from independent pride, but mostly from a well-grounded fear that any kind of partnership with the State would involve interference in the management of their affairs, more or less, sooner or later.

There is also another and a fatal objection—shared this time by the scheme of Canon Blackley—viz., that no benefit ensues for forty years. Canon Blackley might, no doubt, claim that had his idea been put in force when he first proposed it, we should have already traversed fully half the intervening period; but to the forty years' interval in the other case must be added the delay due to its necessarily gradual application.

Thus it is that the real essence of these proposals lies in the postscript—in the provisions to be made to mitigate present distress and bridge over this terrible interval of more than an entire generation. The original proposal had at least the merit of cheapness. The State had not actually anything to pay for forty years, and quoted in present day liability the amount would not be very great. But it is quite otherwise whenever we come to deal with the needs of the poor of to-day. I believe it to be beyond the wit of man to find any cheap solution; and any effort to deal with these needs on temporary lines would probably lead to a perilous extension of out-relief.

It is the less necessary for me to labour this question as plans based on contribution met with very close attention

from Lord Rothschild's Committee. This Committee was appointed to see whether any such system could be recommended, and it was to schemes of this character that they considered themselves limited by the terms of their reference. All were unhesitatingly, though I think unwillingly, condemned, and for this condemnation there is ample reason.

The Committee did indeed attempt to formulate a plan themselves, brought forward by one of their number and revised; but at the end only to be in its turn rejected.

None of the contributory schemes touch the case of women to any material extent, women being seldom financially independent to a degree enabling them to contribute to an insurance fund. Yet the claims of women for special assistance in old age are even stronger than those of men.

III.

THE ENDOWMENT OF OLD AGE.

(1) *The Argument.*

Plans for the relief of the aged poor are remarkable for the number of promising paths that lead nowhere. One accepts, perhaps with enthusiasm, the gospel of Dr. Chalmers and Mr. Albert Pell; but walking in their footsteps, before we have gone far, we find—no thoroughfare. We join merrily (as Robert Louis Stevenson has said) in the "hunt for the deserving poor," but the path of charity leads us into a bog; again there is no thoroughfare. We struggle with actuarial calculations of deferred annuities, only to find that everyone wishes to eat their cake to-day as well as have it in old age; and will on no other terms look at any proposals whatever. Again the road is blocked. Or, we strive by special administration to depauperise out-relief, and find that the result would be the creation of a superior kind of pauper in addition to, rather than in place of, the existing article. Or, with Lord Rothschild's Committee, we look for a plan by which all modest savings may be made the basis for an addition from the State with no better success. In none of these directions do we find the path we seek.

Nor has the proposal I advocate been any more fortunate in this respect. It is, indeed, because of the amount of money required, very likely to meet with some such condemnation; very apt, for this and other reasons, to be met with cries of "absurd" and "impossible." But that it is by no means so absurd as it may at first appear, nor dangerous in any way, nor impracticable, is what I hope to show.

The maintenance of all old people is at present drawn from some or all of the following sources:—Accumulations, inherited or saved; insurance, and pay for past

work; present earnings; assistance from children or relatives; charitable assistance; and Poor Law relief. The resulting maintenance is acknowledged to be in very many cases insufficient; the two last are undesirable, and assistance from children may be pressed too hard. What, then, would be the effect of the introduction into each budget of a small annuity in old age?

The problem before us is to increase the total sum available for each old person while decreasing, or if possible doing away with, the amounts drawn from the undesirable sources.

For financial reasons it would not be possible to make an annuity from the State for all old people anything but small, and even if such a thing were possible it would be altogether undesirable, for the virtue of the proposal depends largely upon the assurance that the springs of individual action will not be adversely affected.

A general endowment of old age has been spoken of as openly discouraging the population from providing for themselves,* but before accepting any such conclusion I would pray my readers to look at this question with fresh eyes; I would ask them to question their own observation and experience, and consider their own habits of action. What are the usual motives of saving? By what fears or what hopes inspired? And with whom do they find these hopes and fears operative? And then say on how many of those who save to-day would the provision by State interference of a few shillings a week in old age so act as to check savings?

It will, I think, hardly be denied that only a very small portion of England's annual accumulations are saved by those in fear of destitution at any time, and that with all

* Sir Spencer Walpole in the Appendix to the Report of Lord Rothschild's Committee.

who save it is more usually other motives and other objects of desire that prevail. Of these objects some may be remote, others near at hand; but I should question whether any of them lose their force by the removal of the fear of destitution. If they did so lose their force, thrift and prudence with prosperous people would have a short life. Even amongst the quite poor, with whom, if at all, it might be supposed that fear of future destitution would be effective, savings are seldom deliberately made for any object more doubtful or remote than sickness and funeral expenses. If money is laid by, the aim is rather the security of position that is afforded by a small balance at the bank. The fact that this will surely be exhausted in old age, if the owner survive, is no stimulus to further accumulations, but even the contrary. Nor is striving after security of position the principal motive for saving in this or any other class. Among the poor who save, it is more usually some immediate advantage that is sought, the offspring not of fear, but of hope, for which people are ready to pinch and scrape. In such aims, and not in the dread of being some day destitute, lies the chief cause of thrifty accumulation—at least it is so in England.

The impulse towards saving, caused by the spirit of enterprise, accompanied by the desire of advancement in life, is potent in the sphere of trade with rich and poor alike. So small is the part that the dread of destitution plays in this development that we continually see men straining credit to the uttermost, even at a very real risk of supervening destitution, rather than abandon their ambitious aims. So that this fear seldom serves either as a motive to urge towards economy or as a bug-bear to restrain from extravagance.

The possession of some wealth is usually an encouragement to the acquisition of more; and nothing provides so persistent and irresistible an incentive to prudence as a prolonged experience of comfort. The spiritual truth that

"To him that hath shall be given" is clinched by the worldly observation that "He who has wants more." When the future is secure thrift becomes more attractive, and thus I claim that the certainty of a minimum provision in old age, so far from checking, would stimulate small savings.

There are those who would not in any case save at all for their old age. They do not do it now. If they survive they are quite sure to come on the parish. For such we have only the choice of this or that form of public or charitable maintenance in old age. With them, if improvement is to be made, the habit of saving for nearer objects must be formed before saving for old age can be expected to play any part. Thus, put at the very lowest, the certainty of a few shillings a week in old age, will not prevent any savings that would otherwise be made.

But there is a very large class just above the lowest who might fairly be expected to save, but do not, or who might well save more, and for more remote and important objects; for this class, with increasing intelligence, and savings in hand, a great career opens. It is upon people of this kind that the certainty of a small fixed subsidy in their old age, would, I dare to hope, have a very happy influence.

Half the objections to the interference of the State in this matter rest upon a hasty impression that the sort of sum spoken of—5*s* a week or perhaps less—is all that can be desired in old age; but this, to me, seems a most extraordinary notion. An existence maintained on 4*s*, or 5*s*, or even 7*s* a week, would constitute an extremely inadequate ideal in old age. For those who, in their working years, have led the comfortable lives of English working people, three or four times 5*s* would not exaggerate the aim towards which their savings should be directed. At present the working classes are too often without any such thought at all. Not to survive, is all the ideal they

have. But, nevertheless, half of them do survive, and if the hopeless feeling be removed, and the worse than hopeless final reliance on the Poor Law, with its accursed test of destitution, we might see the better ideal spread downwards, from class to class, potent to bless their lives in the present as well as in the future.

May I venture to suggest in general terms what the ideal might be? It is evident that the old must look for the physical comfort of food and warmth, clothing and house room. Beyond this their aim must include independence. There should be no need for them to ask more than kindness from anyone. The old, no less than the young and middle-aged, should be able to give as well as receive, to grant favours as well as accept them. And when they die it is not enough that funeral expenses should be met; they should have a little something to leave to those who come after them beyond the money to "put them below the ground." Is this ideal out of reach? Is it too much to look for? And is it not worth saving for?

The buying of a deferred annuity does not fit in very well with such hopes as these, there is something unsatisfactory and even selfish about a plan which concentrates on one purpose only all the value of savings, and partly perhaps on this account, it is an altogether unpopular investment. But as the basis, the backbone, and the safeguard of old age finance, the certainty of some such small weekly provision would be invaluable. It thus comes to be an object of public policy.

It is gravely asserted by some that independence and self-respect would be lost by the acceptance of a benefit for which the recipient has not himself fully paid. But such a contention is surely preposterous. The rich feel nothing of the sort as regards educational endowments. Or if it is a question of general taxation for public purposes, the benefits of which all may share, we each pay our quota and we all grumble with democratic equality.

My conclusion, therefore, is that an endowment for all old people paid for out of taxation would, if the amount granted be small, have no adverse but rather a favourable influence on private accumulation, and that the spirit of independence would not suffer.

Then as to money now received in consideration of past work. It is probable that in any arrangement made with public or municipal servants, school teachers, policemen and others, the extent to which the future was secured by a general pension would be considered. But if less deferred pay were required, it may be supposed that more present pay could be secured.

Besides such regularly constituted pensioners, there are many old people in the receipt of industrial superannuation allowances more or less charitable in their character, though very often given as an acknowledgment and recognition of past services. These in some cases take the shape of a non-economic wage-payment for some easy, or, perhaps, merely nominal work suited to be an old man's occupation. The certainty of a small pension from the State would undoubtedly be taken into account by those whose object is to provide for the declining years of an old servant and a smaller allowance might serve; but the fact that there was something to meet—something not in itself sufficient for maintenance, nor available as soon as might be desired, but enough to form the nucleus of a secure livelihood, would very much facilitate and encourage action of this kind. I, therefore, believe that the old generally would probably gain rather than lose under this head; and the State should, I think, encourage this tendency by providing the machinery needed for contributions in aid of pensions, either by way of increasing the amount to be received or enabling the pension to take effect at an earlier age.

The effect on insurance would be similar. The provision would be facilitated, and the benefit to be secured would

be brought more clearly into view by being specially concentrated upon the years directly preceding pension age—those years of difficulty that must very commonly intervene between industrial breakdown and ultimate financial breakdown. To meet these difficulties, which are usually connected with sickness and debility, insurance is by far the most suitable device, and if resorted to will leave money savings unexhausted for the benefit of old age. The Friendly Societies would have a wide field here. The object is very tangible, the danger to be insured against easily grasped by the imagination, as is also the sure haven if pension age can be reached with unexhausted resources. The cost, too, of such insurance would be comparatively small. I, therefore, believe that more and not less insurance would result, and what is even more important, there would be greater certainty that benefits paid for would be secured. Failure of Friendly Societies to meet their engagements would be no longer excusable.

As to present earnings, and the effect of pensions on wages, views are sometimes expressed that would be fatal if they were true. It has been held that those in receipt of pensions will, by so much, obtain less wages, and that those who are not yet entitled to a pension will suffer with them. Finally, pushing this contention still further, it is said that the whole standard of wages and earnings throughout life will be lowered if the full burthen of maintenance in old age is lessened in any degree. In meeting these views I have at least one comfort. Those who bring them forward are also prone to inveigh against the socialistic character of what is proposed, as a deliberate transfer of wealth from the rich to the poor. Whereas if wages are to be adversely affected it must be the employer or consumer who would profit, and not the poor, by so futile a proceeding.

To a certain socialistic transfer I plead guilty. If pensions

are provided out of ordinary taxation, and if the burthen of taxation falls approximately according to means, then the pensions of the poor will be paid partly from the taxation of the rich. Even if pensions are paid equally to all, still the rich, as a class, would pay more, while the poor, as a class, would pay less than their pensions would actually cost. This is equally true as regards all the needs of the community for which taxation provides. The rich in return for the poor rates paid by them have only the same claims, in case of need, on the workhouse as the poor. I do not think that in the case of pensions the result would actually be offset to any great extent by concurrent reductions in wages. As to those in receipt of pensions there might be some who would in consequence be paid less—such, for instance, as caretakers and night watchmen—but, as a rule, it is not the case that those who, having some small private resources, are partly independent of wage earnings, work any the cheaper on that account. The effect is rather to be seen in the kind of work they choose to do. If some have pensions and some not, and labour is unorganised, wages may suffer; this is often the case with the work of the very poor, subsidised by charity, when low pay is, perhaps, a qualification for the assistance given. Wages would not suffer generally if everyone were on an equal footing as to pension. But then (it is said) there would at least be competition between men just under or just over the pension age, between subsidised men of 65 or 66 and unsubsidised men of 63 or 64. I cannot deny that this might be the case, but I do not see why the effect of such competition should be different from that of the competition which arises to-day between men who have and men who have not secured some little provision by savings, and fear is never expressed on this score as to the results of individual saving.

As to the effect on wages generally, it may be true

that where employment carries the right of a pension the current wages are in some cases lower. When this is so it is partly due to the pension being accepted as deferred wages, but also to the certainty and regularity of earnings which result when the engagement is of a character to include the promise of a pension; and the effect produced on the rate of wages is shown in comparison and in competition with employments offering no such security. If the pension privilege were common to all, there is, I think, no reason to suppose that any effect on wages would be noticeable. The social adjustment involved would include a great many other considerations. The relations between employer and employed, and producer and consumer, would be regulated without more regard to this than to any other form of public expenditure.

In consequence of the high pressure of modern industry, men are thrown out of their regular employment earlier than formerly while they are yet quite capable of doing useful service. To find some suitable employment for them will be an industrial problem of the future; and to have a little money in hand or the prospect of a small weekly allowance at a certain age, will assuredly not lessen their chances. What men need in such cases is breathing time and hope.

With regard to assistance from children I do not suppose that under an endowment scheme quite as much will be contributed by children as is now, in some cases, drawn from them for the support of indigent parents. What I claim is, that these contributions are now often pressed too far, both by custom, on the willing, and by law, on the unwilling. That, in fact, the burthen (which must be borne in some fashion) would be better borne if more widely distributed. But in one way more, rather than less, would be done; for now, while a great struggle may be made to keep the old people out of the house, if once that effort is abandoned, voluntary contributions cease. A

small pension would give in this, as in every other direction, fresh courage. Many an old person with 5*s*, or even less than 5*s* a week, would be a possible and welcome guest in the younger home. Or if the larger hope I entertain is fulfilled and the old people, adding savings to pensions, are able to maintain their own home, there will still be much that the young can and surely will do for them; and none the less if it be balanced by what the old people will gladly do for their children. In either case the mutual relations would be better and happier than they now are.

It may be noted that in England the relations between parents and children, comparing rich and poor, are absolutely reversed. Among the upper classes of the rich, children look absolutely to their parents for support, not only, as with the middle class, during the whole period of a prolonged education, but onwards throughout life, till at the death of their parents the juniors of one generation become the elders of the next. And on this is built up an amazingly complicated system of settlements. With the upper middle class the system is not carried so far; especially with the sons, who after receiving a good start in life are expected to fend for themselves; but still the inheritance of a patrimony is looked forward to as the ordinary culmination. It is in our huge and ever growing lower middle class that is found the mixed system under which there are reciprocal benefits. With them the young people commonly look to their elders for assistance—although, if prosperous, they may become the pillars of the family. It is with the poor alone that all the favours come from the young, the old having to look to their descendants to save them from starvation or the parish, while the young have to weigh the claims of parents against those of wives and children

As to charity as a source of maintenance, I should be very glad if I could obtain for my proposals the support of those who take an interest in the regulation of

charitable giving. The cases of the old who ask relief present almost always the difficulties associated with the word "chronic," and all these difficulties would be greatly mitigated by a small allowance coming in at a certain age. Assistance that might otherwise be quite impracticable would become possible or even easy. Hope again exercises her magic influence. And if the conduct of any particular old person be such as to make it impossible to assist him, he will be relegated without hesitation to the workhouse, carrying thither his pension.

I do not know that less would be given in charity than is given now, but I think it would be more wisely given, and that none but those whose cases were hopeless, either from infirmity of body or mind, or from habitual misconduct, need fail to secure a comfortable and respectable maintenance in old age, independent of the Poor Law. In a word, as regards the old, begging would become less fraudulent and charity more effective.

The part that the Poor Law would play in connection with a complete system of State pensions depends so much on the details of the scheme and its administration, that I propose to leave that question until these have been considered. My proposals do not stop short of the entire abolition of systematic out-relief.

Such, soberly stated, are the virtues of this scheme. The argument on which in principle it rests, stands untouched by criticism. But that there are some objections and serious practical difficulties to be surmounted I do not deny. With the idea of showing both what they are and how they may be met and overcome, I now venture into details.

(2) *The Scheme and its Cost.*

The plan usually associated with the foregoing argument is the granting of a pension of 5*s* a week to all who, being English born and having lived their working lives in the United Kingdom, reach the age of 65; it also contains some not exactly defined provision for otherwise treating chronic paupers and criminals. This proposal was not my invention, but I have argued in its favour, and it has served its purpose as a basis of discussion.

It has always been certain that even if the principle were completely accepted, and if it were agreed that action should be taken, the final shape of the measure would still remain to be determined and would involve some give and take between opposing interests or views. If action on this principle had been urged by either Commission, and if the Government of the day had adopted the same view, it would have been for those in office to lay down the lines of a practical scheme in accordance with the amount of money they were prepared to ask Parliament to provide.

This, however, is what has not happened. The Royal Commission presided over by Lord Aberdare could agree only that there was a case for consideration, and suggested the appointment of a differently constituted body to carry the matter further. The Committee presided over by Lord Rothschild confirmed the view that the present state of the aged poor was deplorable, but under the limitations of their reference could find no cure; and they glanced at proposals such as mine, which they accounted as outside their reference, only to pronounce them financially impossible. I do not think that either the Royal Commission or the Committee condemned the plan of general endowment in principle. On the contrary, they sweetened their rejection of this scheme with kind and even complimentary phrases as to its logical perfection. But at the same time they no doubt regarded any such proposal as quite out of the range of practical politics.

It is, however, not too much to say that while the demand for pensions remains in full strength, it is the non-contributory schemes that now hold the field. The stones which the builders rejected bid fair to become the corner stones of the new building if there is to be any building at all. It is thus incumbent upon those who advocate my principles to show how they might be put in practice, and what now follows is intended as an effort in this direction.

The most desirable age for a State pension is put by various authorities at 60, 65, 70, and 75. If we consider solely the usual working powers of men, 60 is now late enough in most manual industries, but some employments press less hardly, and in most cases the industrial breakdown precedes the financial breakdown by several years, so that we find 65 to be the age at which pauperism increases by leaps and bounds, and thus this age has been commonly chosen as representing the time "when strength is gone and money spent and—pensions—are most excellent." But nevertheless, for reasons which I shall by-and-by give, the age of 70 is the basis of my scheme.

It would be provided that every one should, on attaining 70 years of age, be entitled to a pension of 7*s* a week for the remainder of life. Aliens would be excluded, and there are no doubt other exceptions to be made, but with these details it is unnecessary to burthen my present statement.

The decision as to whether the applicant was entitled should, I think, rest with the Registrars, Superintendent-Registrars, and finally, in case of need, with the Registrar-General, unless a special officer were appointed in connection with the Local Government Board for this and other purposes connected with pension administration.

At the onset there would be a great rush of applications, but when this was over the numbers coming forward month by month would be very easily dealt with by the Registrars.

Anyone claiming to be 70 years of age could obtain from the Registrar (of Births, Marriages, and Deaths) of the District in which he lived a form of application, not unlike those used by scientific societies to set forth the names and claims of those seeking election. This form would be filled up by or for the applicant with the best available evidence as to probable age, and attested by those able to certify the credibility of the statements made. The applicant should then, I suggest, appear in person before the Registrar to answer such questions as may be requisite in support of the claim, the answers being duly recorded. If the Registrar should doubt the validity of the claim, it would be his duty to communicate with those who have supported it by their signatures, and make any necessary inquiries, so that the case to be laid before the Superintendent-Registrar should be as complete as possible.

Although legal proof of age might be difficult to obtain, it would be increasingly possible to find confirmatory evidence by reference to insurance policies, Friendly Societies' books, marriage registers, and even school lists; besides certificates of birth or baptism, and the evidence of family bibles.* All Insurance companies, including the Post Office, are obliged at times to make the best of imperfect evidence as to age, and, though the greater age of the pension applicants makes the difficulties greater and the results less absolutely certain, I do not think these difficulties are very serious. The proportion of doubtful cases would decrease and it will be enough if in those cases substantial justice is done. Although it is possible that kindness might occasionally prevail over justice, we need not on the whole be afraid of undue laxity, but may rather

* I found occasion to ask two old women whether they could prove their age. The one, a housekeeper of 65, produced a family Bible, yellow with lapse of years; the other, an itinerant vendor of 78, said her mother had told her she was born in the same year and month as a certain lady of the neighbourhood—also still living—and she took her age from this lady.

assume that any tendency to exaggeration on the part of the applicants would be counterbalanced by official scepticism.

The preliminaries being completed, the Registrar would forward the application, with his report thereon and any accompanying documents, to his Superintendent, who would fix a time to see the applicant; in order, by cross-examination, to further test and verify the statements made, and the Superintendent would, thereupon, to the best of his ability, decide what, for the purposes of the Pension Act, should be accepted as the age of the applicant. He would also levy the fees for his own and the Registrar's action, either collecting them in cash or allowing them to be deducted from the first pension payments. Should the applicant be dissatisfied with the Superintendent-Registrar's decision, there might be an appeal to the Registrar-General or other Pension Authority. All fees should be as small as is consistent with due remuneration of the officers employed.

If it is admitted that the applicant is 70 years of age, or so soon as the period is reached at which he is entitled to a pension, the claim will be endorsed by the Treasury, and payment of the pension authorised to be made from the nearest Money Order Office, as Army and Navy Pensioners are paid now. The pensioner would be provided with a certificate of identity and a pension book (to last for years) which would be post-marked at the proper space for each payment, a duplicate form being similarly marked at the office of payment.

It will be desirable that the pensions should be drawn weekly, on a certain day and hour, but it might be a different day for men and women; and be payable to the pensioners personally, and in no other way, except in cases of certified infirmity, when some relation or friend would be authorised to collect. Some other more temporary exceptions may also be requisite, but the need for this rule lies in the risk there might be of duplicate claims; one

person fraudulently succeeding in obtaining pensions in different localities under different names. This is not an altogether fanciful danger, especially in large cities. I do not think the weekly collection of the money would be felt as any hardship by those who have all their lives been accustomed to this method of finance, and the fact that it would not particularly suit the well-to-do is an incident of which I do not object to take advantage, if it will to some extent obviate the objections most commonly raised to any scheme of general pensions, viz., the great cost and the wastefulness of giving to those who do not need them.

I should have hesitated to take this line solely with this object, offering to the middle and upper classes a delusive share in the benefit for which on any scheme of taxation they would largely pay, inviting them to a feast like that offered by the fox to the crane and the crane to the fox in Æsop's fable; but the system of weekly payments is that which suits two out of three of our old people and all of those whose condition we are concerned to improve, is the best safeguard against duplication, and lends itself to economy of administration. On this plan all can participate if they choose, and certainly all who need this addition to other income will not fail to claim it.

The pensioners in each district would be under the superintendence of the Registrar. When they died the fact would necessarily come to his knowledge and would be reported by him.

The plan here suggested would, I think, work easily and economically. To meet cases of temporary disablement by illness it might be desirable that a doctor should be employed in each district to give certificates when needed. He would share with the Registrar the necessary superintendence of the pensioners, and his certificate would imply that they were not absent from home but only confined to the house. In country places where the distances are great some relaxation of the rules would be needed—but

the principle of personal payment would be maintained as far as possible. Amongst other advantages this plan provides automatically for the suspension of payment if a pensioner should be in prison or even in hospital. The pension could never accumulate. The fact that this arrangement, while it would facilitate administration and not be inconvenient, but perhaps rather the reverse, to the mass of the people, would hardly suit the habits and ideas of the well-to-do, has been relied on in the estimates of cost that follow.

But before passing from the method of administration to the cost of the scheme, I should wish to refer to its influence on pauperism. It is an integral part of my plan that, concurrently with the establishment of pensions in old age, out-relief under the Poor Law should be abolished, (except, perhaps, for a limited period in widowhood or other cases of sudden calamity). The disadvantages and dangers of a hybrid system of combined pensions and pauperism would be serious, and must be avoided. But to abolish out-relief without causing hardship will be a task of some difficulty, especially for the early years of old age. All those who look forward to receiving their pension at 70 would be able to secure it at an earlier age by payment of the extra cost involved, and action of this kind would be facilitated through the Post Office. Many poor cases, however, will remain, especially in regard to the poverty of to-day, which might seem mocked by the offer of assistance at 70, and whose needs might be sufficiently met with something less than 7*s* a week—the cases of those who, without present help, must inevitably become paupers, but who might still retain their independence if permitted to discount their pension expectation. To meet needs of this kind, I think it might be desirable in some cases to grant pensions, reduced in amount, proportionately to the age at which payment begins.

The conditions on which such exceptional treatment might be accorded, would be equality of cost to the State, coupled with some practical security for the independence of the recipient. From 60 to 70 is usually the time of danger, when for many of the poor, the workhouse begins to loom in the distance. The cost to the State of an annuity of 2*s* 6*d* a week from 60, or 4*s* from 65, or 7*s* from 70, is approximately the same. Before the age of 60 I should not grant this facility.

My suggestion is, that any persons who have reached 60 years of age, and whose means are diminishing so that they are in evident danger of having sooner or later to seek relief, should be entitled to lay their case before the guardians of their parish, whose interest in the matter is evident. The Guardians, if they are themselves satisfied on the subject, would report the case as suitable for special treatment. No case should be recommended by them nor would be accepted by the Pension Authority unless need were shown for this concession, nor unless an income could be assured which, with the reduced pension, might be expected to suffice for the maintenance of a decent existence. The supplementary provision would be most satisfactory if it took the shape of a sum of money paid into the Post Office which would serve to raise the reduced pension to a minimum of 5*s* or whatever sum might be considered requisite to maintain independence. I do not wish to suggest any hard and fast fixed rule as to method or amount; some elasticity would be desirable. The plan thus varied would lend itself to different circumstances so as to obtain the utmost possible advantage out of the money expended. The object is to prevent pauperism by catching the poor on the downward grade before they have dissipated everything; acting exactly in the opposite way from out-relief, which insists upon the dissipation of savings before anything can be done.

Any existing out-paupers who are over 70 I would allow

to claim their pensions, and those whose age lies between 60 and 70 might put forward, through the Guardians, their claims for an anticipated pension of reduced amount, according to their age, and these claims would be admitted provided that the applicants found the means to raise the amount of pension to a sufficiency. The only alternative would be indoor relief, but I cannot doubt that in most, if not all cases, the required amount would be secured. Towards this object existing charitable funds might very properly be applied.

The effect of this system on the lives of the poor and on pauperism is seen better when we consider, not the existing body of paupers, whether indoor or out, but the people from whose ranks, year by year, paupers are drawn. To them it offers the hope of avoiding parish relief and, in this direction, gives a special value to such savings as they have made. To those who befriend them it provides an opportunity of lending permanent assistance, and to the Guardians it presents a chance of avoiding ultimate chargeability on the rates. These forces would all pull together instead of being as at present mutually exclusive —savings to be exhausted before poor relief can be claimed, and friendly help too often called forth only by the actual presence of distress.

Indoor paupers of suitable age would be free to leave the workhouse and claim their pension, but could not claim it while resident there. If they remain in, or if after leaving they should return to the workhouse, their pension would pass to the Guardians in compensation for their keep. They could not be pensioners and paupers alternately. The same rule would apply to any one who, having acquired a pension, might be obliged after all to apply to the Guardians for relief. He must then enter the workhouse and the Guardians would receive his pension.

The money received by the Guardians on account of the old persons in their charge would lighten the pressure

on the rates and justify very special treatment for the infirm, and would lead, I should hope, to a complete classification of the inmates and to the appropriation of special buildings to special needs. If this did not reduce expenditure on the indoor poor generally, as I confidently hope it might, it would at least give much better value for the amount expended than is now obtained.

If we take the census of 1891 as our basis we obtain the figures of cost given in the table opposite.

These figures show how closely the sum needed to provide 7*s* a week for all over 70 years of age compares with 4*s* for all over 65, or 2*s* 6*d* for all over 60. In what follows I make no distinction between England, on the one hand, and Scotland and Ireland on the other, as I do not see how in justice any such distinction could be made, any more than between urban and rural districts in England, although some difficulties are thereby involved.

	ENGLAND.		SCOTLAND.		IRELAND.		UNITED KINGDOM.	
Over 70 @ 7*s* per week or £18. 4*s* per annum—			*Over* 70 @ 7*s* per week—		*Over* 70 @ 7*s* per week—		*Over* 70 @ 7*s* per week.	
Men ...	346,913		49,225		102,117		498,255	
Women	453,741		74,670		109,822		638,233	
Total...	800,654	£14,571,903	123,895	£2,254,889	211,939	£3,857,290	1,136,488	£20,684,082
Over 65 @ 4*s* per week or £10. 8*s* per annum—			*Over* 65 @ 4*s* per week—		*Over* 65 @ 4*s* per week—		*Over* 65 @ 4*s* per week—	
Men ...	606,588		82,945		146,001		835,534	
Women	766,014		120,151		154,552		1,040,717	
Total...	1,372,602	£14,275,060	203,096	£2,112,198	300,553	£3,125,751	1,876,251	£19,513,009
Over 60 @ 2*s* 6*d* per week or £6. 10*s* per annum—			*Over* 60 @ 2*s* 6*d* per week—		*Over* 60 @ 2*s* 6*d* per week—		*Over* 60 @ 2*s* 6*d* per week—	
Men ...	963,452		132,526		237,934		1,333,912	
Women	1,182,029		184,120		254,179		1,620,328	
Total...	2,145,481	£13,945,626	316,646	£2,058,199	492,113	£3,198,735	2,954,240	£19,202,560

A year of fifty-two weeks has been taken for the above calculation, this having been the plan usually adopted. But it must be remembered that the year having 365 or 366 days there will be an additional weekly payment to be made every fifth or sixth year.

While seven shillings at 70 for both men and women would be, perhaps, the more generous and better basis, there is something to be said for a difference being made between the sexes. The case of the women, though more pressing, is also more easily satisfied. They neither break down so soon nor so completely. They are able to do more for themselves and for others than old men. A smaller measure of assistance will suffice. The endowment for women might, therefore, be put at 5*s* in place of 7*s*.* Moreover, 12*s* a week would undoubtedly be enough assistance for a married couple.

The cost of an endowment of 498,255 old men at £18. 4*s* per annum would be £9,068,241, and of 638,233 old women at £13 per annum would be £8,297,029, or together £17,365,270, or if we allow for the increase in the numbers of the old since 1891, we may say about £19,000,000 for the year 1900.

From this sum a deduction has to be made to represent the extent to which pensions would not be claimed by the well-to-do. Here I tread on very doubtful ground. It is impossible to be sure what course would be pursued—what view taken. At the age of three score years and ten a pension of 5*s* or 7*s* a week, to be drawn at the nearest Post Office at a fixed time in company with all the other old men and women of the district—under regulations somewhat similar to those which prevail in the payment of wages at a factory, would, perhaps, not be hailed as a very great advantage. Some of the richer classes might try it, but many would not think it worth while to go before the registrar to prove their claim. It might finally become largely a matter of fashion whether it were done or not.

My estimate of the deduction to be made on this score is fully 15 per cent. (or say £3,000,000 out of £19,000,000). But in basing any action upon this estimate, there is, beyond its inherent uncertainty, a further danger which cannot be ignored: viz., that a very slight relaxation in

* Pensions of 5*s* at 70 are about equal to 3*s* at 65 or 1*s* 9*d* at 60.

the rules might affect the result considerably. The conditions of payment have only to be altered a little and almost everyone would be ready to make their claim and collect their money. If the very slight barrier which this scheme provides were broken down in favour of the rich, or if such changes were to be made in accordance with the wishes of the pensioners generally, then it might well be that the unused pensions would fall to one-twentieth or less.

Whatever the amount required might be—whether the £16,000,000 of my estimate or a larger sum—there would be on the other side of the account a very considerable saving in the existing charges for poor relief; the saving of practically the whole present charge on the rates for the maintenance of the old, with the possibilities of further savings and a better return for expenditure if the workhouse system were thoroughly re-organised as it might be.*

These advantages to the ratepayer would justify the throwing of a full share of the new burthen on the rates, and this possibility could be taken into consideration in any revision of the relations between imperial and local taxation.†

* Over £2,500,000 is expended annually on out-relief in England and Wales alone.

† The granting of reduced pensions at an earlier age—though not involving any increase of charge to the State in the long run, would involve a larger payment during the first years. It is, perhaps, not likely that this would be a very great matter, and it would be offset to some extent by cash received from those whose pensions were antedated.

Objections and Difficulties.

The objections to be considered come from all sides. Some of my critics would do more than I venture to suggest and some would do nothing; and others desire to do something quite different. I cannot be sure how the details of the plan I have proposed will strike any of these. I may find that I have conciliated some who have been hostile, and perhaps estranged others who have been my friends. Many may remain unconvinced, while to others I may hope to have opened the way. In what follows I shall begin with questions of principle and go on to points of detail.

(1) It is asserted that as a cure for pauperism pensions are futile, as they only create a new and additional form of pauperism. This objection rests on a conception of pauperism which ignores the essential characteristic of pauper relief—that it is a benefit granted to the destitute because of their destitution. It is this selection, with its forms of application and the inquiries it involves, that brings loss of independence and of dignity and a feeling of disgrace. Herein lies the stigma of pauperism. Benefits which all may enjoy carry with them no slur. Educational endowments as enjoyed by the rich, free elementary education as bestowed upon the poorer classes, the facilities offered by free libraries, &c.—are cases in point. Pensions open to all and paid for out of taxation would have nothing either morally or economically in common with pauperism.

(2) It is said that it is absurd not to discriminate between those who need and those who do not need pensions. It is precisely this view of pensions and of the poor, which if accepted would throw us back on objection number one. It is to protect the dignity of the pensions, and in order that no possible taint of pauperism should attach to them, that I insist on their being open to all classes. Their social effect would go far beyond the relief of distress. They would prove to be a valuable factor in the

family life of more than half the population; stimulating personal effort and raising the whole standard of life. If I have accepted a dividing line between those who are, and those who are not, willing to collect the money themselves every week, it is because this seems to me better than any limitation by income, but I am conscious that it may be objected to as a sacrifice of principle. I put it forward as a practical solution. It is, I think, better than refusing the pension to payers of income tax. The numerical results might not be very different. I do not wish to say that the dignity of the pensioners would be seriously affected by the exclusion of the old who pay income tax, but the line would be hard and rather arbitrary. On the plan I have put forward the question would settle itself. There would be no grievance. Other advocates of pensions take much lower ground, and would refuse a pension to anyone whose income amounted to over 10*s*, but to do this would be to reduce the pension standard irretrievably, and would surely have the effect of discouraging any savings in excess of the admitted amount. A feeling of injustice would be raised or, worse still, an encouragement given to fraudulent representations, and a very objectionable inquisition into the actual means of applicants would become necessary. The difficulties in the way of such an inquiry, both as to principle and as to practice, would be insuperable. For instance: Would the transfer of property to children, in order to qualify for a pension, be disallowed, and if so, how could it be prevented? Are earnings, which are necessarily precarious, to be considered in the same light as an income from property? Would not men cease to work in order to qualify, and if they did, by what system of espionage could the resumption of work be prevented? Are necessary claims upon income not to be considered in estimating the degree of poverty which would justify the payment of a pension? In truth, the proposal is beset with difficulties, and in the shape it

usually takes—that of an income limit of 10*s*—is absolutely impracticable.

(3) It is thought wrong that the undeserving, and altogether impolitic that those who have done nothing to help themselves, should benefit equally with the thrifty and deserving. But discrimination in favour of the deserving as a basis of assistance is not less dangerous than that in favour of the needy. To the taint of pauperism this principle only adds the flavour of charity. It is even more subtly dangerous to base the claim for consideration upon inquiry into character than into means. Dignity of character would suffer more. To whom could such an inquiry be intrusted? By whom, except the most debased, would it not be resented?

Who, after all, are "the deserving"? It is very commonly said that of those who seek poor relief under the present law few can be so accounted. But it is to be remembered that the tests applied are mainly concerned with economic worth. These tests are a continuation of the natural discrimination which has brought some to the bar of inquiry while lifting others beyond any need of relief. Not to have applied till old age affords probability of "desert," not to have applied at all, full proof, but the proof or probability directly concerns economic, and only indirectly moral, character. Those who fail to pass these economic tests are apt to be regarded as undeserving in a wider sense. They often are so; but which of us is prepared to throw the first stone? Many a man is altogether morally undeserving who yet never comes to poverty, although he may have depended all his life on his own exertions. A bad son or a bad father may work hard and maintain his club subscription, and if poor enough to be so regarded, would pass muster as "deserving" according to the usual tests. On the other hand, a shiftless, thriftless fellow *may* have all the non-economic virtues, and often does have many of them.

Beyond this I maintain, and I think I have shown, that no more useful assistance could be given to those who are inclined to help themselves than a small fixed provision in old age.

(4) It is objected that as a cure for poverty the sum to be granted is inadequate, and therefore cruel and calculated only to stimulate begging. The charge of cruelty is the same as that raised against out-relief. It is put forward by the same authorities and with the same rather mixed motives. In the case of pensions, which, as a fixed order of things, would be built into the economic structure of every life, the charge has still less validity than with out-relief, which depends on the will of the guardians and on an uncertain measure of destitution. But that the proposed pension is inadequate in the sense of not in itself providing a sufficient maintenance, I fully admit. To make it adequate would be an error in social tactics, and the weakest points in this scheme are the few cases in which the pension income would be accepted as sufficient for all wants. I trust that a rising standard of life may gradually cover these blots.

(5) It is also objected that the proposals lack finality, and that the assumption by the State of responsibility for the maintenance of the old would be dangerous.

This complaint is a continuation of the argument as to inadequacy. An inadequate pension—too small in amount or too late in application—will be made, we are told, the basis for greater and greater demands. The idea that private efforts will be stimulated, in the direction of insurance and savings, by the prospect of an inadequate allowance, is held to be delusive. On the contrary, all the efforts of the inadequately provided for will be turned (it is said) towards increasing or hastening the allowance granted. We shall have set forth on a slippery road leading to ruin. This is a serious argument; but those who put it forward are precisely those who also say that the rather

large sum required for this inadequate system is an impossibility in finance. With this latter objection I have yet to deal; but, meanwhile, what is it that is meant? If to raise a revenue of twenty or thirty millions would "cripple our resources," whence could come the untold sums needed for further and (so-called) adequate extensions?

I do not doubt that more will be asked than the utmost I have ventured to propose. More is asked already; and, perhaps, more might be wisely granted. But it will be found that there is a limit, soon reached, beyond which it will not be to the interest of any class to go. This, of pensions, is far less a class question than is supposed. It is no more likely that any section of the population can evade their share of the cost than it is that they will not, either indirectly or directly, reap the benefits, seeing that financially and economically we undoubtedly are "members one of another."

This is not the only, and it is far from being the most alluring, proposal of democratic expenditure or finance. We are in no great danger from such proposals. If they had been socially or economically possible the world would not have waited till now for their realisation. They are dreams of young men, from which they usually awaken; high hopes, it may be, which our human nature is too faulty and self-seeking to realise. As regards pensions in old age, at any rate, we have here no slippery road leading to destruction, but rather a path strewn with obstacles which, while they block the way even of the most modest proposals, increase with every extension that is suggested. Difficulties as to the age limit, non-existent at 75 or 70, show themselves already at 65, and at 60 or 55 would be found to be insuperable. Dangers springing from the amount of pension, which fade out of sight when the figure is reduced to 4*s* or 5*s*, are patent if 10*s* or 15*s* is talked of. Twenty millions is not financially impossible, but how about forty or sixty millions to be used for this purpose alone? Thus the

bounds are firmly set. The difficulty is to do anything. There does not seem to be any serious danger of our doing too much. It is not of malice prepense that two very painstaking Royal Commissions have found no way through the difficulties presented by this subject. Nor is it either ineptness or lack of consideration for the poor, that to-day leaves both the Government and the Opposition without any practical plan.

The danger of lack of finality applies, however, more particularly to schemes which are based on *selection*, which do not treat all alike; and the avoidance of this danger is one of the strongest features of a general system, whatever be the amount of pension or the age at which it is given. It is thus only so far as there is a possibility of the rich ultimately claiming their full share in the benefit offered that the scheme now put forward incurs this liability.

The fear that future dangers may result from the assumption by the State of responsibility for the maintenance of the old is somewhat different. To encourage claims and raise hopes that we could not fulfil would be to increase, not to alleviate misery. This is indeed a good reason for considering carefully what we do—a very good argument for reaching finality—but not I think any excuse for doing nothing.

In another sense finality cannot be claimed. The old are increasing in numbers every year, and tend now to increase rather faster than the rest of the population; moreover, protected as their old age would be by a pension system, the lives of the old would be lengthened. Thus the burthen (however it is to be borne) will undoubtedly increase. But this again, affords no good reason for inaction.

(6) We are warned against the dangers of a socialistic transfer of wealth from the rich to the poor. That the proposal, so far as it goes, is socialistic, cannot be denied, but this word no longer inspires the terror it

once did. We are a practical rather than a logical people, and are finding out that there is nothing in the shapes taken by the socialism of our day different in character from the innumerable attempts at social regulation recorded in the statute books for hundreds of years past, all of which must be judged according to their merits. It is true that under a general pension scheme in which every one participates, the rich would to a great extent pay for the poor. That is the *quite* rich for the *quite* poor, but if we may assume that taxation falls as a whole about in proportion to income, a large proportion —more than half the population—would fairly pay for the benefits their old people received. The inequality of fiscal burthens, the payment by the rich or well-to-do of more in proportion to the advantages obtained than is paid by the poor man is the invariable rule; but this shocks no one, not even the most sturdy in their independence. I perhaps pay ten times as much in rates or taxes as my baker, and he ten times as much as the journeyman he employs; a neighbouring millionaire pays perhaps ten times as much as I do; but there is no sense of inequality on that score. If we all four met on the top of an omnibus, we should feel equally within our right in inveighing against the vestry for not sweeping away the snow, and wondering what they were doing with *our* money. Still more commonly, we all speak of our soldiers, our sailors, &c., though as individuals, we contribute very unequally to their support. In the imposition of taxes it is the fate of the Chancellor of the Exchequer to please no one, but he is most safe when every one, high and low, feels the pinch of taxation about equally. This fact brings about a kind of justice with which, failing a better, we have to be content, and which is expressed in the phrase, "equality of sacrifice."

(7) It is also said, but it is less true, that the hardworking and thrifty of the working classes would pay for the idle and

worthless; in fact it would only be true when their situation or success in life has raised them above the highest level of artisan life. There is, however, nothing new in the worthy paying for the worthless. It is the ordinary rule of life and cannot be altered, unless we steel our hearts entirely against the sufferings of the sick and the weak, as well as of the idle, the drunken, and the vicious, and leave them to perish unaided; for it is not possible to discriminate. According to the present law they all—whether immoral, drunken, or lazy—all the old men and women now existing—have the right to demand shelter in the workhouse, with fire and food and clothing, and medical care when they are ill, all provided at the expense of the community; at a cost which certainly exceeds 7*s* a week. Towards this expense the independent poor contribute largely, but themselves receive nothing in return. The burthen and benefit of general pensions would be more fairly balanced than this.

(8) It has been also objected that the young would pay for the old; but as it is felt that they will in their turn grow old, the form of this objection has been changed and has taken the shape, that those who never reach pension age pay, but receive nothing, however poor they may be. To this the answer is that the burthen of the old falls *now* mainly on the young or middle aged. A pension system readjusts this burthen against the rich and in favour of the poor, but leaves the relation between young and old practically untouched. The taxes which a young man pays to help support the old of his day justify his claim to like consideration if he live to be old, and if he do not live, it is in the nature of an insurance—he takes his chance and at least benefits by the knowledge that old age, if it comes, is safeguarded.

(9) The possible adverse effect of pensions on wages I have already discussed, and need now only point out that whatever might be the case at 60 or even 65, the danger

becomes entirely imaginary at 70. The danger, if there is any, will only occur with regard to those who on my plan may obtain a 'small and early' pension, and is, so far as it goes, a reason against that proposal. I hope, however, presently to show better reasons in its favour.

(10) As to the sentimental objections that it is the duty of children to support their parents, and of the rich out of their abundance to give to the poor, I can only say that, after all the State can do has been done, there will still be plenty of opportunities for the exercise of these virtues.

(11) It is, however, said, that the principles of independence and thrift are assailed by a provision which takes away the stimulus to saving resulting from the prospect of destitution in old age.

My whole argument in favour of a general endowment has been directed to the point raised by the false assumption that the principle of independence or the practice of thrift would be other than strengthened and stimulated, by the prospect of such a provision in old age as I have proposed. That this objection would be fatal, if it had any real basis, I readily admit, but it has no basis.

(12) The same erroneous idea is involved in the objection that thrift agencies would suffer and their energies be sapped. This objection, which is true as regards contributory schemes, has no force with a plan like that I have put forward. On the contrary, these agencies would become more solvent and more vigorous, and their services be more and more in request. To this development we may confidently look as the natural result of increasing the value and at the same time probably lowering the price of the article they offer to the public.

(13) I now come to an entirely different class of objection. I have to meet those who, looking at 5*s* a week as a minimum amount, insist that to be of any use to the working classes, pensions should begin at 60. To increase the amount to 7*s* is, from their point of view, no compen-

sation for not beginning before 70; and, paltry though the sum might be considered, they would probably prefer 4*s* a week at 65, or even 2*s* 6*d* at 60, to the larger amount at 70. Against the proposal of 5*s* a week at 60, the primary obstacle is the enormous cost—double that of what I have proposed, thirty-eight or forty millions gross, or more than thirty millions if the well-to-do classes are by some means excluded. It is probable that if this basis of age were accepted, an effort would be made to cut down the cost by excluding all who had more than 5*s* or 10*s* a week from other sources; but to do this would go far to turn pensions into poor relief, and would bring in hosts of evils, as well as greatly complicate the work of administration and increase the cost. At 65 the obstacles are not so serious. The original proposal of 5*s* at 65 is quite tenable, but it will be found that difficulties of every kind are less the higher the age taken. Insuperable as I conceive them to be at 60, they become manageable at 65, and pass almost out of existence at 70.

It is a mistake to suppose that those who do not reach the pension age would receive no benefit; for the certainty of a small future income will free the energies of men to provide for the earlier years of old age, and so permit of their enjoyment. No man can wisely count on not surviving, and actuarial calculations must always allow for the proportion who do live into old age. The contribution of the State by way of old age pensions will not be the less valuable to the average individual because it assumes this ultimate rather than any earlier liability.

In this way the contribution of each—the State and the individual—attain their highest possible value. That of the State by being concentrated on the years when the risk of chargeability to the Poor Law is greatest. That of the individual by its concentration upon those earlier years the needs of which he readily apprehends, and which he will most likely live to experience. And each party gains

indirectly; the individual as a ratepayer by the diminution of pauperism—the State by the increase in national prosperity which will surely follow from the efforts called forth.

But then, I may be asked, if 70 is the age which provides the most perfect adjustment, why admit any exceptions?

My argument is this. If we are to secure the moral results for which I look, and without which a pension system would be of little value, out-relief must be abolished. The original proposal of 5*s* at 65 carried with it in my mind a proviso that no one should be granted an independent pension who had received poor relief during the preceding five or ten years. It was a clumsy device, but the aim was, by a gradual pressure, to bring about the abolition of out-relief. With 70 as the pension age, this plan would not work, and there is no practical course short of the entire abolition of out-relief for the old. To carry this out successfully, we need some system which shall put a premium on private effort of every kind. This premium may, I think, be found by allowing those who are in danger of drifting into pauperism to forestall the pension before their resources were exhausted. These early pensioners would not be paupers—they would dip no deeper than others in the public purse—but it would be asking a favour, and would carry with it sufficiently the 'stigma of admitted poverty' to make every one prefer to wait for their pension till the proper time if it was in any way possible. Thus the moral effect would be good, as well on those who took this road as on those who were able to avoid it.

Then it may be said would it not be better to abandon the ideal of 70 altogether. Choose the best average age, making the sum allowed whatever the total sum to be voted will admit. Treat every one alike. Trust to the larger hope of savings encouraged, and let the Poor Law

take its chance. This has the charm of simplicity, but the plan I have suggested is better suited to lift the people out of pauperism.

(14) It is sometimes objected that the cost of administration would be enormous, and I have been charged with ignoring this difficulty. But that is not so. I have suggested first that the fee needed to obtain a certificate of age might reasonably be paid by the applicant, or become, in cases of poverty, a first charge on the money to be received. This plan is employed for claims under the Workmen's Compensation Act, and has many advantages. From 100,000 to 150,000 persons reach the age of 70 every year, and assuming that 100,000 go before the registrar to make their claim, the cost of deciding their ages should not exceed £100,000, that is an average of 20*s* apiece, chargeable to the recipients. The cost of *paying* the pensions would fall on the Government, but it is inconceivable that so very straightforward a piece of work should be very expensive. I understand that the payment of ordinary money orders is remunerated by a commission of 20*s* per 1000 orders. At this rate all the pensions could be paid for £50,000 to £75,000 per annum, and an additional sum of £10,000 or £15,000 ought to suffice for the office at headquarters. If it were necessary, as I think it would be, to employ a doctor in each district to give certificates when illness or infirmity prevented the personal collection of the money, the total charge would still not be very serious.

(15) Step by step we have reached the last point in this discussion—the question of finance.

I have laid the scheme before my readers in its entirety; but, leaving out of account the rich, it still consists of two distinct parts which may, if desired, be taken up separately, *i.e.*, pensions for men and pensions for women, and there may be some advantages in spreading the operations of the Act over two or perhaps three years. It has been

suggested by some, who while they favour the principle of general pensions, shrink from the financial plunge, that we should begin with those over 75, or even 80, and, if the plan answered, gradually reduce the age. Such a course would, from my point of view, be inadmissible, as it would create gratuitously a lack of finality very injurious to personal effort. But to dealing with the sexes successively there would be no objection.

Should this course be adopted, it would be best to deal with the women first, because their claim for aid is the strongest, and because compared to the cost of the pension there would be the greatest immediate savings out of the present charges for poor relief. If sixteen millions be taken as an estimate of the cost of the whole scheme, seven or seven and a half millions would suffice for the women. Then eight or nine millions per annum would be needed afterwards for the men. The seven millions would be needed, let us say, in 1900-1, and nine millions more in 1901-2 or 1902-3.

One advantage of this plan is that the initial pressure on the Registrars, or such other authority as might be expressly appointed, would be mitigated and the whole machinery of distribution be enabled to get gradually into order. Another advantage may perhaps be found in the additional time given for the financial readjustments of increased taxation.

It, however, remains one scheme. I do not suggest that the women should obtain pensions while the question of the men is allowed to remain open. I admit that women stand on a somewhat different footing, and have the stronger claim, but if we omit the men we lose the greater part—perhaps should poison the whole—of that influence for good on character and habit which alone can justify State action of this kind.

The total amount, though less than has been usually estimated for Universal Pensions, is still very large. But

I do not think that the largeness of the sum to be provided is so great a difficulty as has been supposed. A popular demand of this character is only one factor the more in the great game of national finance, and may afford an opportunity of adjusting the incidence of taxation without narrowing its basis.

For instance, there is the question of the relations between Imperial and Local taxation and the huge subventions that have from time to time been granted. The replacing of these, in part, by the providing of pensions for the old, would have many advantages. Of the seven millions required to pension the women, half might, I think, be deducted from the subventions; and of the nine millions needed for the men it might still be possible to find three in the same way. Six and a half millions would thus be thrown upon the rates, but of this sum the larger part would be saved out of Poor Law expenditure.

There would remain £9,000,000 or £10,000,000, for which new or increased taxation must be provided, except in so far as existing taxation yielded larger returns, or expenditure might be reduced.

It is no part of my task to suggest sources of revenue. I have no wish to ear-mark this or that tax as peculiarly applicable to this or that expenditure. I draw no such distinctions. In case of national danger we could find half a dozen taxes which might each be pressed to yield such a sum. And it is not unreasonable to hope, both from increased yield of the present taxes and from a possible check to the increase of armaments, that the necessity for further taxation may not be great.

However this may be, I am justified in claiming that if the demand for pensions be made, the sum needed to provide them on the basis here laid down is not beyond reach of a finance which shall neither press unduly on any class nor imperil at all our financial stability and resources.

(16) Finally, it is asked, whether we cannot do something better than this with our money. Granted that pensions are desirable, have we not other wants more pressing? Better houses, more light, more air. A better distribution of pure water, more scientific drainage, improved roads—all things which cost money and which are likely to involve either rates or taxation. I was asked this question when I was myself examined by the Royal Commission in 1893. Since then I have kept it constantly in my mind as a true test question, and I answer now, as I did then, that I know of no way or ways in which an expenditure of up to twenty millions a year could be so well applied for the welfare of the whole people.

III.

Conclusion.

The theory or idea that the foregoing pages develop and illustrate can be traced without doubt to a pamphlet published in 1879, entitled, *Outlines of a Scheme for Dealing with Pauperism*, of which Mr. R. P. Hookham, of Islip, Oxfordshire, was the author. Mr. Hookham called it then *The Question of the Day*, and so indeed it was, as at about the same time—a few months earlier—Canon Blackley published his famous article in *The Nineteenth Century Review* on "National Insurance." It has taken just twenty years for these first expressions of opposing methods, aimed at the same crying evil, to run their course. Very little has been added to them, but gradually the public mind has been filled with the consciousness of the evils which were so present to the minds of both Canon Blackley and Mr. Hookham, and with the weight of the arguments adduced by each in favour of one or other treatment of the subject—by insurance or by endowment. From each seed a great tree has grown. Under which of these trees shall we pitch our tent?

This question I have sought to answer, and I cannot conclude better than by quoting from the pamphlet, to which I have referred, some of the words in which the idea was first put forward. It had, Mr. Hookham tells us, been in his mind at that time for twenty or thirty years, and now at the age of 92 he may regard with satisfaction its gradual spread, and the hold it has obtained on the

minds of others, and old man though he be, he may even hope to live to see action taken upon it by the legislature. He states his case as follows :—

"I shall first take up a position which I believe cannot "be practically controverted—that under existing circum- "stances it is impossible for the labouring poor, and "I have in view more especially the agricultural poor, "having been in immediate contact with that class, it is "impossible, I say, for even the best conducted of these "to lay by a sufficient provision for their support in old "age. . . This ought not to be: for I maintain that "every good citizen, having contributed to the wealth of "his country, is entitled to an honourable maintenance "from it, when no longer able from old age to add further "to that prosperity.

"This principle—short of the honour—is already admitted "by the present Poor Laws; and not the deserving destitute "poor only, whether in want, sickness, or age, but the idle "and dissolute also in like circumstances have equal legal "claim to support. This universal legal right operates "most injuriously: it educates the people to rely on it; it "makes no distinction, reducing good and bad alike to the "same level. But I hold that a good citizen has deserved "an *honourable* maintenance, not one that degrades him "into a pauper.

"I speak with a conviction drawn from intercourse "with the class, when I say that it is to the depressing "influence of the hopelessness of ever attaining to this "most desirable and rightful state of independence, and of "the certainty of being reduced ultimately to pauperism, "that the improvidence so prevalent among the lower "orders may be chiefly traced.

"The Poor Laws, founded upon a noble principle, and "worthy of a Christian nation have, nevertheless, proved "in practice to be debasing and subversive of order and

"morality . . . To counteract the labourers' improvidence "with its consequent evils, so far as it springs from the "causes specified, is the end I have in view; and I will "now as concisely as may be, develop my scheme.

"I would entitle every man at a given age—from the "*highest* to the *lowest*—upon the fulfilment of certain duties, "to a pension from the country. . . . I would have "a comfortable provision for old age plainly within the "reach of every man; and I am persuaded that the contri-"butions which the wealthy classes would be called upon "to make towards the carrying out of the scheme, would "in the long run be more than balanced by the reduction "of poor rates, of costs for prosecution and support of "criminals, and by the lessening of the calls upon their "private charity. . . .

"There is no doubt that three-fourths of the prevailing "distress, pauperism and crime, are more the result of "recklessness than all other causes put together. The "drinking habits of the working classes are chiefly to be "traced to this. . . . I am firmly convinced that this "recklessness and improvidence is mainly to be traced to "the hopeless condition of the labourer. Give him hope, "and you have struck at the root of his worst vice. "Inspire a man with the prospect of success in an under-"taking and you give the motive for exertion to accomplish "it. Is it not chiefly the desire of securing comforts in "the decline of life that stimulates the middle classes to "the practice of prudent habits? So let a poor man feel "that every sovereign he can put into the savings bank "will go to supplement the pension to which he will become "entitled from the country, and he would not, as now, "regard it just as so much saved to the poor rate. This "is literally his feeling now, and it is a sentiment of which "the mere money cost to the country is something "incalculable. Only let him feel that what he can spare

"from immediate wants will certainly add to his comforts "in old age, and you apply the strongest incentive to thrift "and provident habits. *Now* he has no such happy "prospect, and no such inducement; he is without hope "and his effort is paralysed; he squanders his earnings in "present gratification, and sinks into pauperism. And "what if these two sources of income, his savings and "his pension, should reach a little beyond the bare needs "of existence; do a little more than just keep him this "side of the workhouse! So much the better;—would it "not be a fair end of legislation to enable a worthy old "fellow to enjoy the remains of life in comfort and ease?

"It is an important feature of this scheme, that it "embraces all classes of society. I would aim at divesting "the pension of the remotest resemblance to a charitable "dole. . . . This, I conceive, cannot be done without "including all classes in the operation of the scheme; and "every attempt I have made to narrow its working to the "class for whose benefit it is mainly intended has signally "failed. I have found an insuperable difficulty in deciding "where to draw the line, I will not say between those who "shall and those who shall not be benefited by it—for all "will reap advantage—but between those who must "contribute more than they directly get back, and those "who will get more than they contribute.

"It is now (1879) more than twenty years since these "ideas first became impressed upon my mind; and no "doubt they are of a novel, perhaps too novel a character. "Yet, if they could be carried out, they would, I am "sanguine to believe, strike at the root of the great evils "I have spoken of; especially being accompanied, as they "would now be, by the recent educational and temperance "movements.

"Through the many years that this subject has engaged "my thoughts, reflection has from time to time led me to

"regard my views as extravagant, and probably unpractical;
"and as often I have let it drop. But these recurring at
"long intervals, and with ever-increasing force, I feel at
"length under a degree of constraint to give utterance to
"them.

"As an obscure individual thus attempting to thrust into
"notice a scheme of such magnitude and importance,
"I may incur the risk even of ridicule; I shall, however,
"have satisfied my conscience in discharging what I have
"brought myself to believe to be a duty."

To the writer of these words I very humbly dedicate this book.

G. NORMAN AND SON, PRINTERS, FLORAL STREET, COVENT GARDEN.